



TODAY

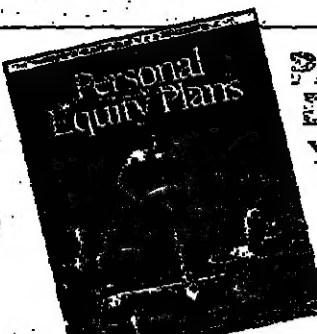
MIA AND ME

Woody Allen gives his side of the story
MAGAZINE



THE BEAUTIFUL GAME

Robert Crampton joins the Sunday league boys
WEEKEND



PAYING DIVIDENDS

Your complete 16-page guide to PEPS
WEEKEND MONEY GUIDE

WIN A £56,000 MOVIE CAMERA

And make your own blockbuster
Details P47

MONDAY

THE TIMES

FOR ONLY

10p EVERY MONDAY

PLUS: 1015 FOR YOUNG TIMES READERS,

THE DIRECTORY FOR THE BEST 7-DAY TV, RADIO AND WHAT'S ON GUIDE

£18bn Bill Gates poised to become the richest man in history



Gates doubled fortune

By QUENTIN LETTS
IN NEW YORK AND
MARK HENDERSON

BILL GATES, the American computer entrepreneur, last year doubled his fortune to \$29 billion (£18 billion) on the back of a stampeding bull market, setting him well on the road to becoming the greatest human wealth accumulator in the world — ever.

Mr Gates, 41, the former computer nerd who in 1975 dropped out of college to co-found Microsoft, benefited from a rampaging American stock market which this week broke

another of its own, vertigo-inducing records. To heady cheers around Wall Street, the Dow Jones industrial average broke through the 7,000 mark.

The latest rise on the New York Stock Exchange has been unprecedentedly swift. It took only four months for the Dow Jones — which did not break through the 3,000 barrier until 1991 — to rise 1,000 points.

In the past year, Mr Gates has seen his wealth increase by \$42.5 million (£26.5 million) a day. When he gets up in the morning, he is effectively \$20 million richer than he was when

he went to sleep. Nor is he alone in such good fortune. Warren Buffett, the stock market player, "made" some \$7 billion last year, while Mr Gates's Microsoft partner, Paul Allen, is \$6.4 billion better off than he was 12 months ago.

Phil Knight, of the sports shoe company Nike, gained \$3 billion; the Bronfman family coffers swelled by \$2.5 billion, and even small fry such as Michael Eisner, chief executive of Disney, has achieved paper gains of \$50 million in the last six weeks alone.

The current cascade of gold in America can hardly be overstated

and the greatest beneficiaries, in their wealth, now outmatch the greatest plutocrats of history. The medieval Medicis never had it as good, nor did the empire builders of 19th century Britain or even earlier generations of American rich men.

Along the smarter boulevards of Manhattan last year, a man needed \$50 million to be considered hardly well off. Today that figure is generally put at \$85 million — and rising.

Computer stock has been especially buoyant, going through what market analysts term a "super cycle", in which entrepreneurs can find themselves \$50 million richer over-

night. When the great railroad builder Cornelius Vanderbilt died in 1877 he left a mere \$100 million — \$4.3 billion today — and the banker JP Morgan left only \$50 million when he died in 1913.

Their names still evoke unimaginable wealth, but in reality they were mere bootblacks compared to the likes of Messrs Gates and Buffet. Only the legendary oilman, John D Rockefeller, outstripped their wealth with a \$885 million fortune which would be worth a massive \$38 billion



Morgan: left \$50 million

Continued on page 2, col 8

Leading article, page 23

Target the young, say NHS advisers

Birth control urged for 11-year-olds

By JEREMY LAURANCE, HEALTH CORRESPONDENT

CHILDREN as young as 11 should be offered free condoms and advice on sex to reduce Britain's high rate of teenage pregnancies, according to a key Government advisory body on health research.

In the most authoritative review of research on sex among teenagers, including those below the age of consent, the controversial report by the NHS Centre for Reviews and Dissemination says that school-based sex education supported by clinics providing contraceptives is the best way of preventing teenage pregnancies.

The disclosure provoked anger last night from Conservative MPs and organisations promoting the family.

Dame Angela Rumbold, Tory MP for Mitcham and Morden, said: "Surely these groups have better things to do than give this sort of advice. I am certain that this is a matter for parents and it should be left to parents to decide the age at which these issues should be addressed. It is difficult to set an age but it certainly should not be at the age of 11."

However, David Hart, general secretary of the National Association of Head Teachers, said: "Whether you should hand out free condoms to all secondary school pupils may be going a stage too far. But it is absolutely right that sex education should be given to pupils before they are sexually active from 11 onwards. If you can catch teenagers before they are sexually active you have a better chance of preventing pregnancies later on."

Over 55,000 copies of its latest *Effective Health Care*

Bulletin, a review of research which advises on best practice in controversial areas, will be distributed on Monday to doctors, NHS managers, local education authorities, social work agencies and family planning clinics.

The bulletin says that young people must be targeted before they become sexually active because it is much harder to change their sexual and contraceptive behaviour later. Research shows high levels of ignorance about sex and contraception, especially among boys aged 12 to 14.

A spokesman for the centre, which receives over £1 million in funding from the health department, said yesterday: "A lot of what happens sexually between young people is based on their ignorance. The younger sex education starts the better. That means children in the last year of primary school and the first year of secondary school should be targeted."

Britain's pregnancy rate among 15-19 year olds is the highest in Europe. The Government has set a target under the "Health of the Nation" strategy of halving the pregnancy rate in under 16-year-olds by 2000, but progress has been slow. Although the rate has fallen since 1990, in 1994 it was still 8.3 per 1,000, the same level as a decade earlier.

The health bulletin says that sexual abstinence programmes, which try to persuade young people to postpone sex until they are married, do not work. They neither delay sexual activity nor reduce pregnancy. However, programmes which combine sex education with access to contraceptive services do

reduce pregnancies and do not increase sexual activity.

The bulletin's findings are based on a review of 42 studies of teenage pregnancy, most conducted in America. Many other studies were considered and rejected because they were of poor quality. The spokesman for the centre said its role was to inform decision makers of current research findings, not to make policy.

The bulletin points out that the cost of providing contraceptive and counselling services is far lower than the health and social costs of unplanned pregnancy.

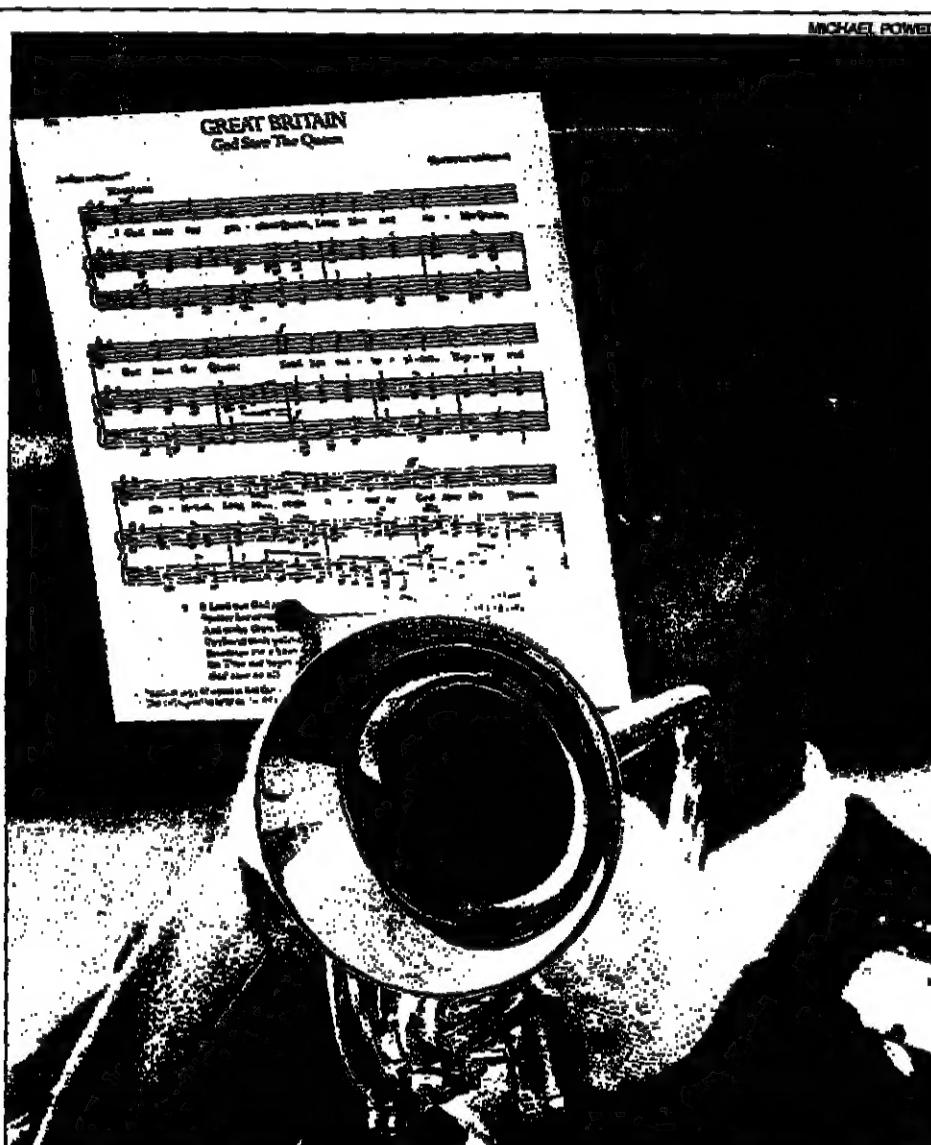
"In order to attract young people to use services they must be well advertised, easily accessed outside school hours and — for under 16-year-olds — confidential," it says.

Valerie Riches, director of Family and Youth Concern, said the reports conclusions were "quite alarming".

"Sex education should help young people to see the reasons why they should abstain from intercourse," she said. "There is a danger in preaching to all and sundry when only a minority are doing it or would contemplate it."

She said the report's authors had been selective in the research they had chosen to highlight and were acting as a mouthpiece for the liberal wing of the health education lobby.

"Why is it, if sex education is so effective, that younger and younger people are engaging in sex?" she asked. "The age should be going up, not down. And why is there a massive increase in the use of the morning after pill? That shows sex education is failing."



God Save the Queen will make a comeback at today's rugby game in Dublin

Irish reject minute's silence

By NICHOLAS WATT, CHIEF IRELAND CORRESPONDENT

PEACE campaigners reacted furiously after rugby's governing body in Ireland rejected a request to hold a minute's silence before today's match against England in memory of the soldier murdered this week by the IRA.

The STOP peace group, which campaigns against terrorist violence, accused the Irish Rugby Football Union of throwing away a great opportunity to send a message of reconciliation from Dublin to Britain.

The group said that a tribute to Lance Bombardier Stephen Restorick would have been particularly poignant today because *God Save the Queen* will be played at Lansdowne Road for the first time before a rugby match.

Chris Hudson, of the Dublin-based STOP group, said: "The playing of the British anthem presented an ideal occasion to mark our respect for Stephen and to mark reconciliation between our two people."

STOP will pay its own tribute to L/Restorick this afternoon by flying a plane over Lansdowne Road trailing a banner with the words "Ceasefire Now". The group is also calling on people to leave flowers in memory of the murdered soldier outside the nearby British Embassy.

The Irish rugby union said last night that it had turned down STOP's request for a minute's silence because it did not want to enter the political arena.

The row in Dublin came as the woman who witnessed the shooting of L/Restorick accepted an invitation from the soldier's parents to attend his funeral in England next week. Lorraine McElroy, who was injured by the same bullet which killed the soldier in Bessbrook, Co Armagh, will stay with Rita and John Restorick in Peterborough.

Mrs McElroy, 35, who is married with two young children and who will travel to England with her husband, said she was honoured to have been invited. She added: "Mrs Restorick asked me in the most heartfelt manner if I would please go to her son's funeral."

Match preview, page 52

WI backs the strippers in spite of vicar's protest

By ALAN HAMILTON

STRIPPERS and blue comedians will be welcome in the village hall at Shotley, near Ipswich, Suffolk, thanks to support from the Women's Institute and other users who have outvoted the objections of the local vicar.

The question of adult entertainment was put to the vote after a rowdy and noisy evening of male amusement staged by the village football club disturbed parish councillors holding their monthly meeting in the next room. Such was the offensive disturbance that the Rev Robin Spittle, the vicar of Shotley, and one other councillor walked out of the meeting.

Their protests at the riotous laughter and disgusting jokes filtering through the wall forced the village hall management committee to ask all the building's users whether they wanted the salacious evenings to continue. By a majority, they did.

The WI, displaying an unexpected streak of libertarian democracy, voted in favour. So did other hall users, including the local branch of the Royal British Legion, the Over 60s Club, the carpet bowls, outdoor bowls and football clubs, the community council and the drama group.

Mr Spittle said he objected to the strip shows and vulgar comedians on moral grounds. However, Carol

Wilkins, 56, the WI representative, said yesterday that 25 of her members had voted to allow strip nights, and only five had objected.

"We are certainly not staid in this village. You won't catch us crocheting or making marmalade. We are just a bunch of friendly ladies who enjoy meeting up, but I don't think any of these members will want to go to these evenings themselves," she said. Her husband Graham, the chairman of the village hall management committee, said that the strip shows should continue, but it would be a condition that clubs staging them should book the entire hall so that no other groups would be there.

Councillor Clare Sullivan, an Ipswich schoolteacher, who objected to the decision to allow the shows, said that she was nonetheless pleased that the community had been consulted. She was at the council meeting in the next room last December when she and the vicar were forced to leave.

"From my seat I had to listen to every word. The whole flavour of the evening was men having a jolly good time at the expense of women, who were excluded," she said.

The Shotley Rose Football Club, perpetrators of the original offence, have now promised to hold a ladies' night, with plenty of offensive jokes about men.

We're really Sorry BT

Mercury may be 20% cheaper

but we're up to

59% cheaper

on International calls!!!

Even after your latest round of price cuts.

One minute international call to	BT from Feb 19th	RSL Global Phone	Save
USA	24p	10p	58%
France	29p	16p	44%
Germany	39p	16p	44%
Sweden	29p	18p	37%
Australia	49p	20p	59%
Nigeria	105p	66p	37%

To find out more about the incredible savings you can make on all your international calls ring:

RSL GlobalPhone

0800 074 0800

High quality, low price international calls made simple. Concentrations are made against BT's rate from 1pm on weekdays. RSL GlobalPhone prices are fully inclusive and apply 24hrs per day. All figures are based rounded to the nearest whole number.

WEATHER.....26
CROSSWORD.....26
COURT & SOCIAL.....24

LETTERS.....23, 43
OBITUARIES.....25
SIMON JENKINS.....22

BUSINESS NEWS.....27-45
WEEKEND MONEY.....31-43
SPORT.....46-52

GARDENING: WEEKEND 4-5
PROPERTY: WEEKEND.....7-8
TRAVEL: WEEKEND.....15-21

هكذا من الامل

THE TIMES ON MONDAY

EVERY MONDAY 10P

14 PAGES OF TIMES SPORT

LEICESTER v CHELSEA
Will the Chelsea bandwagon keep rolling?

JOIN THE CLUB
16-page special on the Times Mees Pierson Corporate Golf Challenge

NEW ZEALAND v ENGLAND
Report from the final Test

FILMS FOR FREE
Be the first to see *The Crucible* at one of 40 cinemas nationwide
Details on Monday

BALLOT '97
Your essential guide to the key election issues
On Monday, higher education

Online debate means election is virtually under way

By VALERIE ELLIOTT
WHITEHALL EDITOR

THE general election campaign was launched on the Internet in the House of Commons yesterday. Ministers, Labour frontbenchers and MPs have signed up to a new *Politician's Forum* which allows voters to question them from the comfort of their own homes.

The forum has been devised by UK Citizens Online Democracy - a non-partisan and non-profit-making company funded by the Joseph Rowntree Charitable Trust - to see if the Internet has any influence on politics. Some political experts believe that the impact of the Internet could swing votes in marginal constituencies in this year's election. *Politician's*

Forum will run throughout the election campaign. Towards polling day a live radio phone-in is being planned to link up politicians and voters who have debated on-line. Douglas Henderson, a Labour frontbencher, who will give his party's case about the constitution, said last night: "It will be rather like taking part in a football match without a referee. But as a party we are taking this very seriously. People will have direct access to us."

Nigel Evans, the Tory MP for Ribbles Valley, will also debate the constitution. He is one of the few Tory MPs to have mastered the Internet. "This is the perfect way to get into someone's home and put ideas across. It is also a good way of contacting young people."

In a separate move schoolchildren are also being urged to use the Internet to cast their election votes. The Hansard Society, with BBC's *Newsround*, is organising a general election for schools. Leading politicians will take part in the debates and Peter Snow, the BBC's political commentator, will analyse the results as they come in from schools around the country.

'Day after day shows more prosperity'

Blair is scared of waiting until May, says Major

By ANDREW PIERCE AND JILL SHERMAN

JOHN MAJOR attempted to turn the tables on Tony Blair yesterday, by accusing him of trying to trigger an early election in fear that the improving economy would deliver victory to the Tories in May. It also emerged that the Prime Minister is preparing for a five to six week election campaign, which would probably be announced at the Central Council meeting in Bath on March 14. Senior party sources said it would take about five days to agree to get the legislation sorted out between the main parties before Parliament was dissolved. The official campaign would then be launched, leading up to an election on May 1.

Mr Major has already signalled his own appetite for a long campaign, and party strategists now admit that this may be the only way to start bringing down Labour's lead in the polls. The Prime Minister, speaking at the Welsh Tory Party conference in Mostyn, mocked Mr Blair as a man in a hurry: "Labour want an early election because they don't want people to see what is happening in our economy. Day after day shows growth and prosperity."

There was a feeling that the difficult and unpopular decisions taken by the Government were now bearing fruit, he said. Economic prospects where the "best in living memory of most people."

Mr Major used his speech, the first in a series of set-piece rallies, to unveil the central themes of his campaign: Europe, the constitution, the economy and Labour's fitness to govern. He contrasted his upbringing and lifestyle with Mr Blair's.

Scorning Mr Blair's commitment to reform the constitution in the first year of government, he said that the proposals to abolish the House of Lords might cause excitement among the "Chianti-swilling classes of Islingtonia, but it is not what they want to hear in the Little Chef." He drew loud laughs when he declared he had received a wonderful Valentine card saying: "Everything I stand for, Everything I believe in, I owe to you." It was signed Tony Blair, he said.

Mr Major also confronted the danger he has identified as the greatest risk to the survival of his Government: the "it's time for change" argument. He said: "They peddle misery and gloom to persuade people that it's time for a change. But it won't work. Britain has a smile on its face. Our win will broaden that smile."

On the constitution, he said that plans for a Scottish tax-raising parliament and Welsh assembly will fracture the

union: "Our nation's heritage, our culture. Our sense of identity and willingness to share institutions and governments. These things are a precious legacy. They cannot be created overnight. They take generations."

"Once you set Wales against the north-east of England, Scotland against Wales, the south-west against the Marches, the strength of Britain will be sapped, our national purpose undermined. So long as I am prime minister, I will not let it happen."



Major holds a Valentine card from Welsh Conservatives

Labour says more firms would pay windfall

By ARTHUR LEATHLEY
POLITICAL CORRESPONDENT

LABOUR is preparing legislation to broaden the scope of the proposed windfall tax to more privatised utilities, it emerged yesterday. It wants to make large companies beyond the water and electricity industries liable to the tax, which is expected to raise between £3 billion and £10 billion.

British Gas, BT, Railtrack, Associated British Ports and BAA, the airports authority, would be covered by enabling legislation listing the statutes affected by the tax change. BA, formerly British Airways, is not covered in the legislation which would be introduced within the first six weeks of a Labour government.

Labour made clear that, although the legislation would enable the Government to tax any of the companies, it did not mean that they would automatically have the levy imposed. The success of regulation, degree of monopoly and the scale of profits would be considered first.

A utilities analyst at stockbroker SGST said the move could reduce the impact of the tax on the water and electricity industries. "If it were extended to the likes of BAA, BT and Railtrack it would dilute the effect for the water and electricity companies."

Labour responded to criticism by Clare Spottiswoode, the gas industry regulator, of the possible taxing of British Gas by making clear that the party intended to introduce a single energy industry regulator to replace separate posts for electricity and gas.

Brown promises a million: no increase in income tax

By JILL SHERMAN, CHIEF POLITICAL CORRESPONDENT

GORDON BROWN sent personalised letters to one million households in marginal seats yesterday pledging that Labour would not raise income tax.

The mail-out coincided with a new poster launched and signed by Tony Blair which bears the same message - that a Labour government would not raise income tax in the lifetime of a Parliament.

The poster features a picture of Mr Blair beside the slogan "Labour's five-year tax pledge: no increase in income tax rates." The joint offensive follows signs in some of the polls that Labour has yet to convince voters that it will not put up taxes.

The letter from the Shadow Chancellor says that the basic rate and top rate of tax would remain unchanged at 23p and 40p, and that he would also move to a starting rate of 10p. He also confirms that Labour would reduce VAT on fuel from 8 per cent to 5 per cent and gives a pledge not to extend VAT in certain areas, such as food, children's clothes, books and newspapers.

He adds: "There is much to be done in Britain but new Labour will not make promises which it cannot keep. Just as you would not spend money that you do not have, I will not make spending commitments which I cannot pay."

Mr Brown sets out Labour's only spending pledges: smaller class sizes, cutting waiting lists and getting more young people into work.

Chief Treasury Secretary William Waldegrave insisted that the Labour leadership had now signalled tax increases in other areas. "Tony Blair's poster launch lets the cat out of the bag," he said.

The implication is absolutely clear: that Labour would start by paying for its £30 billion of spending pledges by cuts in allowances.

The two Labour initiatives coincided with the launch of a free-sheet Labour newspaper, *The Rose*, which again spells out the tax message. It also warns voters against letting the Tories in by voting Liberal Democrat. A lighter article lists "20 things you did not know about Tony Blair", including that his favourite meal is fish and chips. He gave up smoking on his wedding day and he is "a mimic who takes off most of the Cabinet."

The *TUC* yesterday launched a £1 million advertising campaign to convince workers to use their votes in the coming election to win greater employment rights. The campaign, funded by many of the major trade unions, includes a cinema advertisement aimed at younger workers.

Prison Service fails to fill boot camp

By RICHARD FORD, HOME CORRESPONDENT

THE second boot camp for young offenders will be only a third full when it opens next week. The Prison Service has been able to find only between eight and 12 suitable candidates for the 32 places to endure the strict discipline of the Military Corrective Training Centre in Colchester, Essex.

The boot camp at the Army's "glasshouse" opens on Thursday with a group of offenders who pose no threat to the public and are unlikely to want to escape from a tough, spartan regime of drill and training. The selection process shows that thousands of the toughest young criminals aged 17-21 will not be sent to the Government's

Gates riches

Continued from page 1

today, and at 41, Mr Gates is well placed to better that. Statistical comparison is not easy, but even such a legendary moneybags as Jakob Fugger, the 16th century German banker to the Holy Roman Emperor Charles V - who was known as Jakob the Rich for his pile - probably shrinks alongside the fortunes of late 20th century America.

Leland Montgomery, investing editor of *Worth*, the Manhattan magazine which monitors America's burgeoning billionaires, said yesterday: "Bill Gates's ability to accumulate wealth is unprecedented in the history of mankind, and the great thing is that he is being cheered on by ordinary Americans."

Before the Nineties there was a backlash in America against excessive corporate rewards, but now people respond with enthusiasm to the

"I've just borrowed £10,000 for less than £230 a month."

power yourself with a Mercantile Credit Loan

With our new low rates, an unsecured loan from Mercantile Credit has never been better

AMOUNT OF LOAN	MONTHLY REPAYMENT BY TERM			
	24 MONTHS	36 MONTHS	48 MONTHS	APR%
£ 5,000	230.71	207.77	142.50	15.9%
£10,000	476.20	337.74	223.25	13.9%

value. You can borrow anything from £500 to £15,000 and we'll give you up to five years to pay us back (naturally the rate stays fixed for the whole period).

You don't need any deposit or security. We'll give you a quick decision.

And we're open every day, from 7am to 11pm. So, if you're over 25, in regular employment and have an annual income of £10,000 or more, call us free now.

MERCANTILE CREDIT

PHONE FOR A FAST LOAN - QUOTING REF 4575

0800 111 777

Please contact us today by sending the details of your direct personal loan. (Send completed coupon to Mercantile Credit, PO Box 117, FREEPOST SEA 0521, Grays, West Sussex RH10 2SR. No stamp required.)

4575

Briton 'was killed over her anti-fascist sticker'

BY A STAFF REPORTER

A BRITISH woman living in Germany was savagely murdered by neo-fascists angered by a "Nazis Out" sticker on her rucksack. Patricia Wright, 23, was handcuffed, raped, beaten and choked before dying of multiple stab wounds, a court in Essen was told.

Miss Wright had met Thomas Lemke, by chance at a railway station and given him her address. Six months later Mr Lemke, 27, arrived at her flat in Bergisch-Gladbach, near Cologne, with a pump-action shotgun hidden beneath his coat, the prosecution alleged.

When Miss Wright gave him a glass of milk he pushed the gun in her face, handcuffed her and raped her on her bed. Then, helped by an accomplice, he strangled her with a bootlace, and battered her with a heavy lump of pottery before stabbing her 91 times in the back with a flick knife.

Mr Lemke told police that the sticker marked Miss Wright as an "inferior being" whose life was worthless. Miss Wright's father Michael Wright, 50, who had travelled from his home in Dulwich in southeast London, for the



Thomas Lemke hiding his face as he arrives at court

case, buried his head in his hands as he heard how his daughter died.

"I've read the files but I had to be here to see the brute who killed her," he said. "Just reading the evidence is enough to send a chill down my spine."

"I know Patsy's flat and I can see the scene in my mind. Lemke was screaming at her 'You Bosnian whore'—probably she had a sticker or badge somewhere to protest about the treatment of refugees."

"Just like my little Patsy—she had dozens of these badges. She was so young and innocent, full of ideals. The

whole time she didn't say a word. She suffered from asthma—as a child I used to carry her in my arms into the garden when she had an attack."

"Perhaps the shock caused another attack. My little girl must have been too terrified to even open her mouth. It's all so horrible."

"The funeral cost me more than £4,000 and my ex-wife and I wrote to the Germans asking for financial assistance. They sent back a cold, official letter saying we might qualify for about £220."

"We were sickened. We agreed they could keep it. We

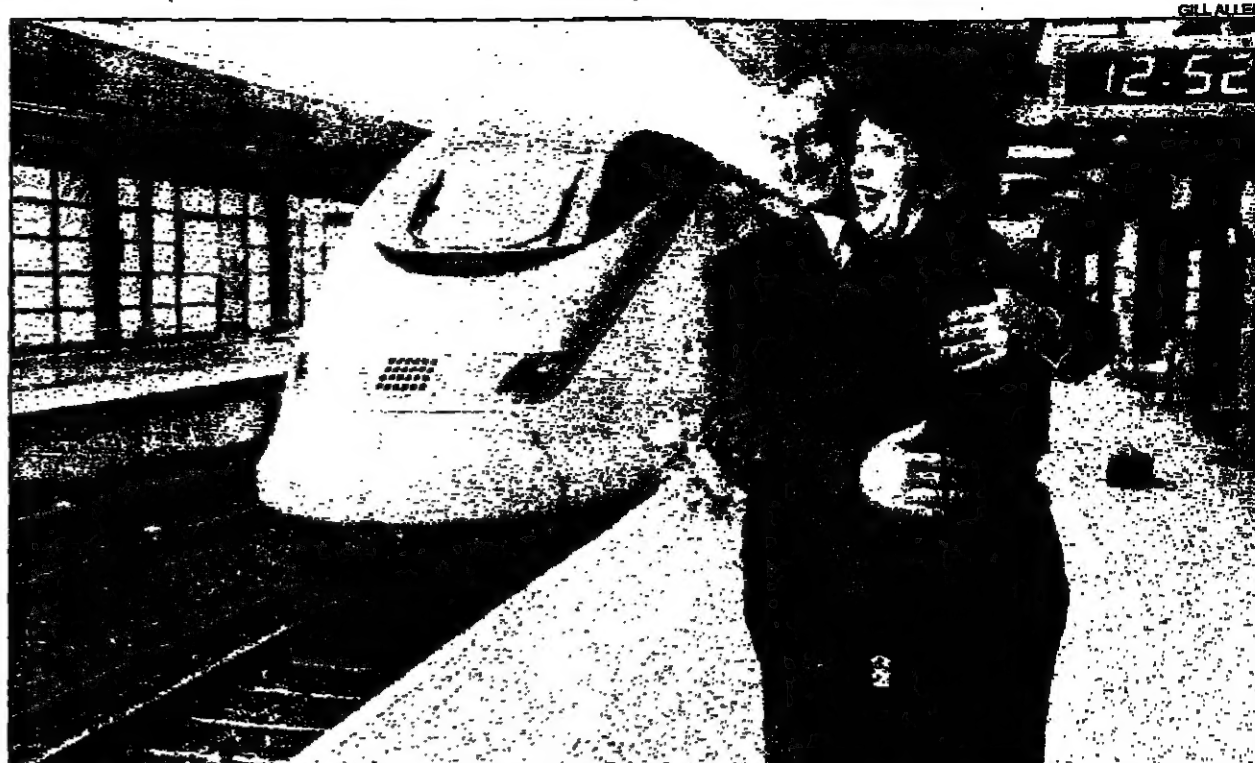
had no other letters from anybody in the Government to say how sorry they were or any expression of sympathy."

The court heard that Mr Lemke killed a 25-year-old fellow neo-Nazi fearing that he was a police informer, and was also responsible for the murder of a young German woman. There were gasps in the public gallery as the prosecution described how Dagmar Kohlmann, 25, came to die in July 1995 after being bundled into a car boot and driven to a wood.

Then Mr Lemke led her to a spot where he dug a shallow grave. First he tried to strangle his victim. He is alleged to have then smashed her skull with the spade before burying her.

When police raided his flat they uncovered an arsenal and found photographs of Mr Lemke on "military exercises" with other neo-fascists. Hans-Christian Gutjahr, prosecuting, said: "In jail Lemke has shown no remorse. He says his victims were 'human dogs'."

A second neo-Nazi, Marcel Muethling, is charged with complicity in Miss Wright's murder. He is alleged to have helped strangle her with the bootlace. The trial resumes next week.



A COUPLE celebrated a new station in life yesterday as they became the first to marry in the first-class Eurostar waiting room at Ashford, Kent (Jonathan Prynn writes). Barry Cooke and Yvonne McMeel swore their vows with the station's manager as a witness, then posed for this wedding photograph before boarding a train — with tickets bought using vouchers in *The Times* — for a honeymoon in Paris.

Marriage lines begin for Euro tunnel of love

granted a wedding licence last year. The Valentine bride, a 44-year-old manager of an old people's home, said: "She stuck a note outside her door asking for bacon and milk, and it really all started from there."

on his milk round in Watford. Mr Cooke, 50, who has two adult sons from a previous marriage, said: "She stuck a note outside her door asking for bacon and milk, and it really all started from there."

sa Smith, the station manager, said they had received many requests from couples wishing to marry aboard trains, but this had not been possible. The waiting room — officially known as the VIP lounge — was the next best thing.

Grobelaar saves lost him £125,000, jurors are told

BY KATHRYN KNIGHT

JURORS trying match-rigging allegations against Bruce Grobbelaar yesterday scrutinised his goalkeeping in a 3-3 draw between Liverpool and Manchester United recorded on video.

Mr Grobbelaar, 39, listened intently as the commentator praised his performance in the match at Anfield in January 1994. But Winchester Crown Court was told that in a secretly-filmed discussion between Mr Grobbelaar and Christopher Vincent, a prosecution witness, the goalkeeper referred to the game and said he lost £125,000 after instinctively making two good saves.

On the video, the commentator shouted "wonderful save by Bruce Grobbelaar" and "great save from Bruce" after he saved goal-bound shots from Ryan Giggs and Roy Keane of Manchester United.

Rodney Klevan, QC, for the defence, asked Mr Grobbelaar if he had been proud of his performance. Mr Grobbelaar replied: "Yes, I was." Asked which save he was most proud of, he said: "Both of them. Giggs turned one way and hit a tremendous shot. Keane's was in a very, very hard area where goalkeepers are prone to let goals in — down by their feet."

The jury also saw a brief extract in which an unsmiling Bruce Grobbelaar was seen being congratulated by team mate Neil Ruddock at the end of the game. David Calvert Smith, for the prosecution, asked: "Is that the face of a man who lost a lot of money?"

Mr Grobbelaar replied: "That's the face of a person who let in three goals against our biggest rivals."

He was asked about the videotape of a conversation with Mr Vincent in which he said he had accidentally dived the wrong way.

He said: "I was intending to save them and I went the right way." "Did you intend to sell your team short in any of those games?" Mr Klevan asked. Mr Grobbelaar said: "I never sold my team short, ever."

He told the court he had deliberately strung Mr Vin-

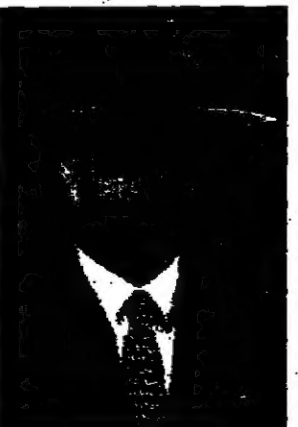
cent along, in order to report him to the authorities. "I wanted to know who Vincent was working with. I went along with his little charade. I put a little bit of my stories in there to make it feasible for him to look at. The ultimate plan was for him to give me the names and payment and for me to go to the authorities," he said.

The prosecution has alleged that former striker John Fashanu and goalkeepers Mr Grobbelaar and Hans Segers were paid £125,000 by a Far Eastern syndicate to fix results. Heng Suan Lim, a Malaysian businessman, acted as the link with the players, it is claimed.

Mr Lim, 31, Mr Fashanu, 34, and Mr Segers, 35, deny conspiracy to give and accept corrupt payments to improperly influence or attempt to influence the results of football matches from February 1, 1991 to November 9, 1994.

Mr Lim, Mr Fashanu and Mr Grobbelaar, 39, also deny conspiracy to give and accept corrupt payments to improperly influence or attempt to influence the results of football matches between November 1, 1992 to November 9, 1994. Mr Grobbelaar also denies corruptly accepting from Mr Vincent £2,000 as an inducement or reward for improperly influencing or attempting to influence the result of a football match or matches on November 3, 1994.

The trial continues.



Grobelaar, jury saw video of derby match

Inquiry call over Concorde BT pair

BY STEPHEN FARRELL

AN MP is demanding an investigation into how two BT computer experts from the same office beat millions of callers to win £10 seats on Concorde.

John Marshall, Tory MP for Hendon South, made the call as Neville Secular and Dean Perry apparently failed to turn up with other winners for the Valentine's Day seats they had booked on the flight to New York. British Airways declined to say if the two men and their partners had been sneaked onto Flight 001, had taken another Concorde, or had cancelled their tickets.

Mr Marshall said it was "far too much of a coincidence" that the pair should both be among the first 190 callers to a British Airways 0345 hotline which received 30 million calls on Tuesday night. He called on BT to investigate potential flaws in the system and said employees should be banned from taking part in future competitions.

"BT should, in order to improve their good name, offer to pay for another two couples to enjoy what is effectively a free holiday," he added.

A BT spokesman said: "If Mr Marshall is going to make a formal complaint we will obviously consider what he's got to say but until and unless he does that, we cannot make any other comment. If there is anything to be investigated, we will do so."

Mr Secular's father, Edward, said yesterday he had no idea where his son went after leaving his house in Orpington, southeast London, in the morning for the airport.

"I've not heard anything from him since and I don't know where he is," he said. "He's been told to keep a low profile."

His 25-year-old son insists he and Mr Perry, from Essex, dialled the 0345 hotline number in the normal way from the office they share in the Data Build division in Holborn, central London.

BT maintains the telephone offer was a "lottery" and that there was no way of cutting the odds.

'Disreputable' vintner exploited clients

BY JOANNA BALE

A COMPANY exploiting fears of a pre-millennial champagne drought cheated customers out of thousands of pounds by selling low-grade champagne at inflated prices, the High Court was told yesterday.

The Department of Trade and Industry is so concerned that customers are being "seriously misled" that it asked Mr Justice Carnwath to take

emergency steps to wind up the London-based firm, Forrester Lamago Ltd, which advertises in national newspapers. Philip Heslop, representing the department, told the court how the company offered a "large profit potential" for investors in champagne and port. Products of "questionable quality" were being sold at vastly inflated prices to customers who believed the "thoroughly disreputable" company's claims. He said that Carter

Champagne, for example, was being sold at a 272 per cent mark-up.

Mr Heslop said that customers would lose money instead of making a profit. "There is no way one could recover the difference, never mind regard it as an investment," he said.

Customers were also liable to pay hidden costs such as VAT and unpaid duties. Mr Heslop said the company logo boasted "vintners of distinction" whereas it was set up only last August

under the directorship of Stephen Cleeve. It operated from offices in central London with eight unskilled telesales staff.

Christopher Pymont, representing the company, asked the judge not to send in the official receiver until after a full hearing next Friday. He said an advertisement had been placed in tomorrow's *Express* on *Sunday* magazine, but he said the company would change its business procedures.

You're onto
a winner
with a
C&G
mortgage.

Receive up to
£7,500 as a cash gift
No valuation fee
No mortgage
indemnity premium
No strings



"The best value mortgages
over the last five years from any
major high street lender"

WHAT MORTGAGE - TOP LENDERS' AWARDS 1996

Our award winning performance makes a C&G Cash
Gift Mortgage a real winner.

If you're moving house
and have a personal deposit
of 25% or more you'll

7.22% 7.5%
APR

receive a valuable lump sum equal to 3% of the amount
you borrow, up to a maximum of £7,500.

If your deposit is between 5% and 25% or you are
switching your existing mortgage to C&G, your cash
gift will be 2% of your loan up to a maximum of £4,000.

With C&G you don't pay a valuation fee or
mortgage indemnity premium and we don't insist you
buy our insurances or take out a mortgage-related
investment plan.

Visit your nearest C&G or Lloyds Bank branch or
call us today and judge our award winning mortgages
for yourself.

"C&G wins top marks for all
aspects of its mortgage service"

FINANCIAL ADVISER - SERVICE AWARDS 1996

CALL US NOW. RING FREE ON

0800 272 131

www.cheltglos.co.uk

C&G

Cheltenham & Gloucester

We're run to make you richer

Call in at Lloyds Bank for a C&G mortgage.

Brawling shinty family banned from field of play until 2001

BY GILLIAN BOWDITCH, SCOTLAND CORRESPONDENT

A FATHER and his two sons have been banned from playing shinty for the rest of this century after a brawl involving 18 players that brought a cup match to an early end.

A special meeting of the Camanachd Association's disciplinary committee decreed its most severe punishment ever for Robert Duffy, 38, and his sons Alan and David, who play for Oban Celtic.

They were banned from all shinty pucks until 2001 after they were judged to have started a fight during a game against Inveraray, a team from Argyllshire, on February 1.

The incident began when

Alan became embroiled with another player. His father stepped in to help, joined by his brother. At the height of the brawl, 18 of the 24 players had downed their cameras (shinty sticks) and waded in.

The referee abandoned the match and reported the players. Each club was fined £250, which will be waived if their players keep out of trouble for a year. Both have been banned from further participation in this year's Aberdeen Considine Cup.

Shinty — *camanachd* in Gaelic — is probably the oldest organised team game in Western Europe still played to the original rules. In

563 Columbia left Ireland for Scotland in the wake of a quarrel said to have broken out during a game of shinty, and it may have been introduced to Scotland by his followers.

A spokesman for the Camanachd Association said: "The disciplinary committee has never dished out a stiffer sentence in its history and, believe me, there have been some heated incidents on the field of play."

No one from the Duffy family was available to comment. Alan McKie, secretary of Oban Celtic, said the three players were not removed for tough play.

Typical example assumes an interest rate of 7.22% and an interest only loan of £50,000 secured over 25 years and a purchase price of £70,000; 300 monthly payments of £273.75 net of tax at 15%. Administration charge £100 (new borrowers only). The original £50,000 must be repaid at the end of the mortgage term. Total amount payable £140,707.97 including our closing redemption administration charge of £40. APR 7.22% (variable). You must be at least 18 years old to apply for a loan. Please ask us if you would like a written quotation. Before agreeing a loan we will normally value the property and will assess your ability to meet the repayments. Any loan will require security in the form of a mortgage over the property. Interest rates may vary during the period of the loan. What Mortgage - Top Lenders' Awards 1996: Best value-for-money standard variable rate mortgage over the last two and five years, of all national building societies and banks, based on a loan of £50,000. Financial Adviser - Service Awards 1996: In a survey of over 1,000 independent financial advisers, C&G ranked first of the 35 lenders voted for. The categories included speed of processing, communication, feedback, product knowledge, professionalism, reliability and flexibility. "No strings" means we don't sell mortgage-related investment plans or insist you buy our insurances. The Cash Gift Mortgage is a C&G's standard variable mortgage rate. The cash gift must be repaid if, within five years, you redeem the mortgage or convert it to another C&G mortgage other than at our standard variable mortgage rate (excluding Cash Gift and any special offers available at the time). If the loan is partly redeemed, the cash gift must be repaid on a proportional basis. To help us maintain our service standards, we may record or monitor telephone calls.

Cheltenham & Gloucester plc, Barrow Way, Gloucester GL1 3RL

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS
ON A MORTGAGE OR OTHER LOAN SECURED ON IT

NOTHING TO PAY FOR UP TO 12 MONTHS

SAVE £450

PACKARD BELL

100MHz Pentium Processor.
8Mb RAM, 850Mb hard disk.
Quad speed multimedia. 28.8Kbps data/fax modem. Remote controlled communications card. Radio card.
Over £1000 worth of software.*
HURRY LIMITED STOCKS!
Was £1349 £1149 £999.
Model: Packard Bell 909D

FINAL SALE REDUCTION**£899**

NOTHING TO PAY FOR 9 MONTHS

PACKARD BELL

120MHz Pentium Processor.
8Mb EDO RAM, 1.2Gb hard disk. Six speed multimedia.
28.8Kbps data/fax modem. Remote controlled communications card. Radio card. **Over £1000 worth of software.***
HURRY LIMITED STOCKS! Was £1499 £1299 £1149 £1099.
Model: Packard Bell 9002D

SAVE £400**FINAL SALE REDUCTION****£1099**

NOTHING TO PAY FOR 9 MONTHS

PRINTER SALE - SAVE UP TO £100

SAVE £40

HEWLETT PACKARD
Colour Inkjet Printer.
600 x 600 DPI resolution (black), 600 x 300 DPI resolution (colour). Up to 5 pages per minute. 100 page sheet feeder. Includes 101 Delman print studio software.
Was £299 £279 £259.
Model: HP4500

CANON
Colour Inkjet Printer.
720 x 360 DPI resolution (black), 360 x 360 DPI colour printing. Up to 4 pages per minute (black).
Was £149 £119.
Model: Canon BJC40

SAVE £20

OKI
LED Page Printer.
600 DPI resolution. Up to 4 pages per minute. 100 page automatic sheet feeder.
Was £249.
Model: OKI 4120

SAVE £50

CANON
Colour Inkjet Printer.
720 x 360 DPI colour printing. Up to 5 pages per minute (black). 100 page sheet feeder. Photo-real printing capability. Was £259.
Model: BJC400

SAVE £10

BROTHER
Laser Printer.
1200 x 600 DPI resolution. Up to 12 pages per minute. 256 memory buffer. Enhanced memory control. 75 sheets. Was £1049.
Model: HL-1030

SAVE £100

£949

25% OFF INKJET CARTRIDGES

WHEN YOU BUY ANY INKJET PRINTER

Ask in-store for details

PERIPHERALS SALE - SAVE UP TO £120

CD ROM DRIVE
Creative Labs 12 speed CD ROM Drive.
12 speed enhanced IDE drive. Includes Encarta 97. Infrared receiver/remote control. Net browser. 1800 Kbps transfer rate.

NEW £129

SCANNER
Logitech Pageant Colour Pro. 400 dots per inch resolution full colour page scanner with full suite of image management software. Includes advanced document feeder. Was £299 £279.
Model: 4850

SAVE £50

£249

TAPE BACKUP
Creative Labs 3500Brite tape backup device. Includes backup software for DOS, Windows and Windows 95. Was £99.99.

HALF PRICE

£49.99

SCANNER
Hewlett-Packard 45. Capable full A4 page scanner. Includes full suite of Document Management Software, OCR, mail, fax and print. Was £179.

SAVE £30

£149

DIGITAL CAMERA
Kodak DC20. Full colour digital camera. Capture images in full colour and download to your PC for editing, printing or storing. Was £259.

SAVE £100

£199

HARD DRIVE
Western Digital 3.1 GByte Hard Drive. 3.5" internal IDE Device. Full instructions included. Was £399.

SAVE £120

£279

MULTIMEDIA KIT
Creative Labs Family Eight. Eight speed CD-ROM drive. 16 bit sound card. Stereo speakers and various Microsoft family titles. Was £259.

SAVE £10

£249

MEMORY
Buy one and get the second for half price.

FROM £19.99

PC WORLD
THE COMPUTER SUPERSTORE

BRITAIN'S BIGGEST EVER COMPUTER

SALE

HURRY

FINAL WEEK

PC PRICES CUT EVEN FURTHER

PACKARD BELL

120MHz Pentium Processor
8Mb EDO RAM, 1Gb hard disk.
Six speed multimedia.
3D surround sound.
Over £1000 worth of software.*
HURRY LIMITED STOCKS!
Was £1399 £1199 £1099.
Model: Packard Bell 9001s

SAVE £400

FINAL SALE REDUCTION

£999

NOTHING TO PAY FOR 9 MONTHS

NEW MMX™ FROM £1599**LATEST ULTRA-FAST PENTIUM® PROCESSOR**

Acer
166MHz Pentium® Processor with MMX™ Technology.
16Mb EDO RAM, 1.6Gb hard disk. 256K cache memory. Eight speed multimedia. 33.6Kbps data/fax modem. 15" monitor.
Model: Acer Acros P166 MMX

JUST ARRIVED

£1599

NOTHING TO PAY FOR 9 MONTHS

COMPAQ
166MHz Pentium® Processor with MMX™ Technology.
32Mb RAM, 2Gb hard disk. Sixteen speed multimedia. 1Mb EDO RAM graphics. 33.6Kbps data/fax modem. Easy access buttons - direct access to applications.
Model: Compaq 4700 P166 MMX

NEW

£1999

NOTHING TO PAY FOR 12 MONTHS

120MHz PENTIUM MULTIMEDIA PCs FROM £899

SAVE £100

AcerACROS

120MHz Pentium Processor.
8Mb RAM, 810Mb hard disk.
14" Monitor. Eight speed multimedia.
Stereo Soundcard and speakers.
Plus FREE £650 worth of software.*
Was £999.

NOW ONLY £899

Model: Acer Acros P120 Multimedia

PACKARD BELL

166MHz Pentium Processor.
8Mb RAM, 1Gb hard disk.
Quad speed multimedia.
Over £1000 worth of software.*
HURRY LIMITED STOCKS!
Was £1299 £1099 £949.
Model: Packard Bell 923D

SAVE £450

FINAL SALE REDUCTION

£849

NOTHING TO PAY FOR 9 MONTHS

PACKARD BELL

133MHz Pentium Processor.
16Mb RAM, 1.2Gb hard disk.
Six speed multimedia.
Over £1000 worth of software.*
HURRY LIMITED STOCKS!
Was £1599 £1399.
Model: Packard Bell 9004D

SAVE £300

FINAL SALE REDUCTION

£1299

NOTHING TO PAY FOR 9 MONTHS

FUJITSU

120MHz Pentium Processor.
8Mb RAM, 1Gb hard disk.
256K cache memory.
Six speed multimedia.
28.8Kbps data/fax modem.
HURRY LIMITED STOCKS!
Was £1499 £1299 £949.
Model: Fujitsu G3000 P120

SAVE £200

FINAL SALE REDUCTION

£949

NOTHING TO PAY FOR 9 MONTHS

APRICOT

133MHz Pentium Processor.
16Mb RAM, 2.5Gb hard disk. Eight speed multimedia and sub-woofers.
28.8Kbps data/fax modem. Stereo Soundcard.
HURRY LIMITED STOCKS!
Was £1699 £1599.
Model: Apricot M550 P133 Multimedia

SAVE £200

FINAL SALE REDUCTION

£1499

NOTHING TO PAY FOR 9 MONTHS

PACKARD BELL

133MHz Pentium Processor.
8Mb RAM, 1Gb hard disk.
Six speed multimedia.
28.8Kbps data/fax modem.
Over £1000 worth of software.*
HURRY LIMITED STOCKS!
Was £1499 £1299 £1149.
Model: Packard Bell 9003D

SAVE £450

FINAL SALE REDUCTION

£1149

NOTHING TO PAY FOR 9 MONTHS

PACKARD BELL

133MHz Pentium Processor.
16Mb RAM, 1.2Gb hard disk.
Eight speed multimedia.
28.8Kbps data/fax modem.
Over £1000 worth of software.*
HURRY LIMITED STOCKS!
Was £1599 £1399.
Model: Packard Bell 9002D

SAVE £300

FINAL SALE REDUCTION

£1499

NOTHING TO PAY FOR 9 MONTHS

PACKARD BELL

133MHz Pentium Processor.
8Mb RAM, 1Gb hard disk.
Six speed multimedia.
28.8Kbps data/fax modem.
Over £1000 worth of software.*
HURRY LIMITED STOCKS!
Was £1499 £1299 £1149.
Model: Packard Bell 9003D

SAVE £450

FINAL SALE REDUCTION

£1149

NOTHING TO PAY FOR 9 MONTHS

PACKARD BELL

133MHz Pentium Processor.
16Mb RAM, 1.2Gb hard disk.
Eight speed multimedia.
28.8Kbps data/fax modem.
Over £1000 worth of software.*
HURRY LIMITED STOCKS!
Was £1599 £1399.
Model: Packard Bell 9002D

SAVE £300

FINAL SALE REDUCTION

£1499

NOTHING TO PAY FOR 9 MONTHS

PORTABLE PCs - SAVE UP TO £500

SAVE £200

TOSHIBA
100MHz Pentium Processor.
8Mb EDO RAM, 810Mb hard disk.
11.3" Dual Scan Colour Display.
Was £1399 £1299 £1149.
Model: Toshiba Satellite 110CS

OUR LOWEST EVER PRICE

£1199

A PRICE ORIGINALLY REDUCED PRIOR TO SALE

NOTHING TO PAY FOR 9 MONTHS

TOSHIBA

166MHz Pentium Processor.
8Mb EDO RAM.
810Mb hard disk.
11.3" dual scan colour display.
Six speed multimedia.
Was £1599.
Model: Toshiba 2000CS

SAVE £50

FINAL SALE REDUCTION

£1549

NOTHING TO PAY FOR 9 MONTHS

TOSHIBA

166MHz Pentium Processor.
16Mb EDO RAM.
1.3Gb hard disk.
12.1" dual scan colour display.
2 + Type II PCMCIA slots.
Was £2499.
Model: Toshiba 500CS

SAVE £500

FINAL SALE REDUCTION

£1999

NOTHING TO PAY FOR 12 MONTHS

SOFTWARE SALE - SAVE UP TO £290

MICROSOFT OFFICE 97

The world's most popular office suite now includes the power of the web. Includes Microsoft Word 97, Excel 97, Powerpoint 97 and new Outlook 97.

NEW £199

Standard version upgrade.

QUAKE

The sequel to the Doom series with great 3D depth, lightning, massive weapons and 6 different weapons. Usually £29.99. SPECIAL OFFER PRICE. **HURRY! WHILE SUPPLIES LAST!**

SAVE £10

£19.99

RALLY CHAMPIONSHIP

Step yourself in, pile on the mud and watch for the flag in this definitive motorsport simulation of the decade. Usually £24.99. SPECIAL OFFER PRICE. **HURRY! WHILE SUPPLIES LAST!**

SAVE £5

£19.99

Internet

All you need to access the internet quickly and easily. Was £24.99.

SAVE £5

£19.99

QUAKE

The sequel to the Doom series with great 3D depth, lightning, massive weapons and 6 different weapons. Usually £29.99. SPECIAL OFFER PRICE. **HURRY! WHILE SUPPLIES LAST!**

SAVE £10

£19.99

QUAKE

The sequel to the Doom series with great 3D depth, lightning, massive weapons and 6 different weapons. Usually £29.99. SPECIAL OFFER PRICE. **HURRY! WHILE SUPPLIES LAST!**

SAVE £10

£19.99

THE BEST CHOICE FOR ALL YOUR BUSINESS COMPUTING NEEDS**EXPERT ADVICE**

- Every store has a specialist Business Centre, with all the help you need to make the right choice for your business.
- Expert business computing staff, dedicated specifically to business support.
- Expert technical back-up including upgrades and installations.

AFTER SALES SUPPORT

- Business account facilities available (subject to status).
- Easy telephone ordering and next day delivery nationwide (for orders before 4pm).
- Open 7 days per week and until 8pm weekdays.

IMMEDIATE AVAILABILITY

- An unbeatable combination of over 5,000 top name leading edge products.
- Products available to take away immediately from stock.

LOW PRICE PROMISE

We won't be beaten

We promise that if you find the same offer available at a lower price in any other local retail store within 7 days of purchase we will refund the difference - guaranteed, providing you produce your receipt and details of where you saw the offer.

PC WORLD**THE COMPUTER SUPERSTORE****FOR YOUR NEAREST STORE CALL 0990 464 464**

- GLASGOW** **POWERSHOTT**
LEEDS **READING**
LIVERPOOL **STOKE**
MANCHESTER **SUNDERLAND**
MILWAUKEE **SOUTHAMPTON**
NOTTINGHAM **SPECIALIST**
PRESTON **STURKE**
ROTHAMPTON **SWINDON**
- LONDON AREA**
BIRMINGHAM **GLoucester**
CARDIFF **LANCASHIRE**
COVENTRY **STAFFORD**
EDINBURGH **STURKE**
GRESHAM **STURKE**
- INTERNET**
WWW.PCWORLD.CO.UK

SHEFFIELD NOW OPEN

133 PENTIUM MULTIMEDIA PC
FROM £899

SAVE £100

Acron ACROS
NOW ONLY **£899**

PICKARD BELL
£450

PICKARD BELL
£450

PICKARD BELL
£450

PICKARD BELL
£450

PORTABLE PCs - SAVE

SAVE £200

TOSHIBA
£250

SOFTWARE SALE - SAVE

NEW

WORLD
SUPERSTORE



**The new 120hp Saxo VTS.
Full beam comes as standard.**



New 1.6 litre 16-valve engine. 0-60 mph in 7.2 seconds. Max speed 127 mph.
The feel good factor is back. With a vengeance.

**CITROËN SAXO VTS
THE CAR WITH INNER STRENGTHS**

For further details call 0800 262 262.

CAR SHOWN CITROËN SAXO 1.6 VTS 16V, £12,820 ON THE ROAD. VISUALLY IDENTICAL, CITROËN SAXO 1.6 VTR, £10,715 ON THE ROAD. ON THE ROAD PRICES INCLUDE £345 FOR DELIVERY, NUMBER PLATES AND TWELVE MONTH'S ROAD FUND LICENCE. PRICES CORRECT AT TIME OF GOING TO PRESS. SOURCE OF PERFORMANCE FIGURES, MANUFACTURER.

Student teachers face spelling tests before taking class

By John O'Leary, Education Editor

STUDENT teachers will have to demonstrate their own grasp of grammar, spelling and punctuation before they teach children to read and write, under plans to be announced by Gillian Shephard, the Education and Employment Secretary.

The first national curriculum for teacher training will require colleges and university education departments to make similar checks on trainees' competence in basic arithmetic if they are to teach primary mathematics. Detailed proposals will be released next Tuesday.

An outline of the curriculum, leaked to *The Times Educational Supplement*, shows that teachers will be required to demonstrate an ability to conduct whole-class teaching, maintain discipline and deliver interesting lessons. A tough stance on teacher training is one of Mrs Shephard's key commitments in the pre-election period, and she has promised to implement the "biggest ever shake-up" from next September if in office.

When she commissioned the Teacher Training Agency to draw up a curriculum last September, Mrs Shephard said: "It has become increas-

ingly obvious to everyone that too many newly qualified teachers, through no fault of their own, lack the teaching skills they need." In primary training, she promised to focus on student teachers' subject knowledge and their ability to put over the basics.

The Education and Employment Department refused to comment on the report in advance of publication, but a spokeswoman said that proposals would be wide-ranging. The agency has developed the curriculum after consulting the teaching profession and training institutions. Four documents will set out proposed requirements for primary training in English and mathematics, rules for the new courses, and the standards to be set for qualifying.

Ted Wragg, Professor of Education at Exeter University, said: "I am not in favour of a curriculum set by government, but I don't think it is unreasonable at all to say that those who are teaching something should be competent at it themselves. Students have to have GCSE English to get on to a course, so they should be able to do these things already." The curriculum is not expected to demand tests of grammar or spelling, but Pro-

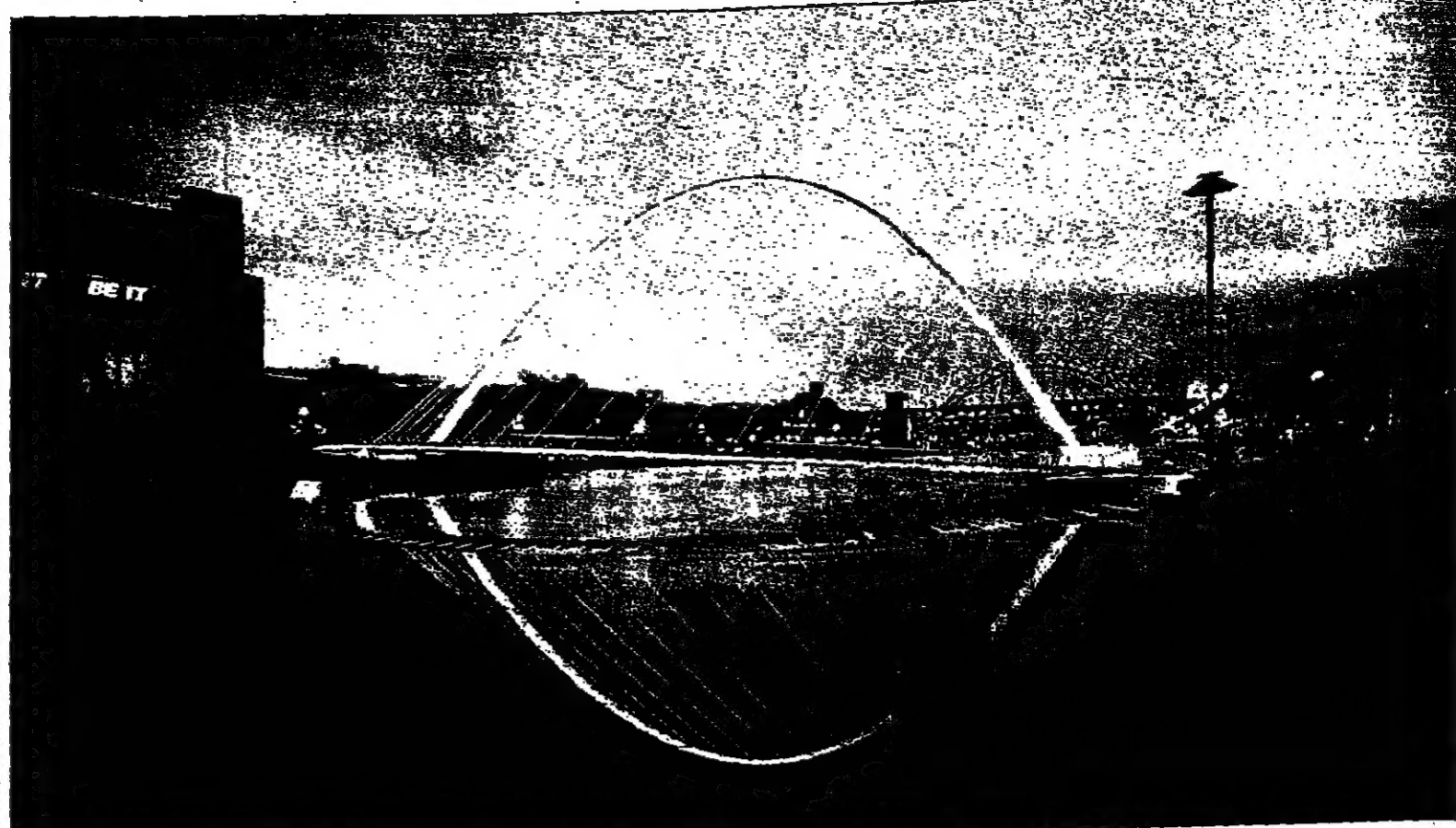
fessor Wragg said that higher education institutions might have to introduce tests if they were required to vouch for trainees' competence.

Labour has also promised teacher-training reforms. A party spokesman said: "Teaching methods that are modern versions of traditional methods do make a difference."

As part of the training curriculum, teachers must be able not only to master them, but be encouraged to use them in the early years of teaching reading. We are in favour of having a probationary year for teachers because 46 per cent coming out of training say they have not got the confidence to teach in a classroom.

This week the Office for Standards in Education reported on its first round of inspections of primary training, saying that standards were "mostly sound" but adding: "In a significant minority of cases, students' practical competence in the teaching of reading is insecure."

In mathematics, inspectors found that students' knowledge was "generally at least adequate to teach the lessons they plan" but a few courses failed to create the necessary confidence and competence.



An artist's impression of the bridge, which locals have likened to a giant eyelid opening to let ships through. It would link to an arts complex

Curved bridge puts new twist in Tyne row

By Paul Wilkinson

PLANS for a futuristic curved bridge across the Tyne which would swivel upwards along its axis, allowing ships to pass beneath, were unveiled yesterday. But the link, a key part of a £100 million riverside music and art complex to rival the South Bank in London, is threatening to lead its promoters into a clash with the owners of an eight-acre section of the projected arts site, who are pressing

ahead with a planned development of 300 homes there.

The land had been earmarked by civic and arts leaders on Tyneside for a £35 million regional music centre to provide a home for the Northern Sinfonia, Martin Bell, of Bridon Ropes, which had a works on the site until 1993, said the homes plan had been under discussion for a long time. "We intend to fight them all the way to a public inquiry."

A Gateshead council spokesman

said it would use a compulsory purchase order if necessary.

The arts complex would also take in a 1940s concrete grain store on the southern bank of the Tyne. It would be turned into a visual arts centre with galleries, workshops and recreational facilities. The new £7.5 million pedestrian bridge is intended to tie it in with the Quayside docklands reclamation on the northern bank.

It is only a short distance down river from the famous arch of the Tyne

Bridge, which its designers say it mirrors. Locals have likened it to a huge eyelid blinking open to allow river traffic through.

The design by the civil engineers Gifford and Partners and Chris Wilkinson Architects won an international contest. It should be complete by 2000 if it gets funding from the Millennium Commission. The horizontally curved walkway is linked obliquely by metal suspension rods to a 40-metre high vertical arch.

WHO MAKES BUYING A MOBILE PHONE EASY?

THINK THE LINK!

SALE

HURRY! ENDS SOON

2 EASY WAYS TO BUY A CELLNET PHONE

BUY A PACKAGE INCLUDING A YEAR'S LINE RENTAL AND CONNECTION FEE AND NOW SAVE OVER £100*

NEC G8 Digital Mobile Phone

- Up to 120 minutes talktime/24 hours standby
- 90 name and number memories stored on SIM Card
- Last 10 number redial
- Clock/alarm/calendar function

£149.99*

MANY OTHER PACKAGES FROM ONLY £149.99

Ask in-store for details

BUY A MOBILE FROM ONLY £9.99* AND PAY MONTHLY LINE RENTAL AND A ONE-OFF CONNECTION FEE

Ericsson 318 Digital Mobile Phone

- Up to 230 minutes talktime/67 hours standby
- Send and receive short text messages
- Fax and data compatible

£9.99*

Mitsubishi M720 Digital Mobile Phone

- Voice memo feature
- 99 name and number memory

£19.99*

You'll make a far better choice at The Link Sale!

Visit any Link store and you'll discover a huge range of mobile phones and all the latest communication products - it's the biggest choice in the High Street.

Our friendly, helpful staff will help you make the right purchase to suit your needs and your pocket.

With fantastic new offers and bargains every day in The Link Sale, why go anywhere else!

OVER 80 STORES NATIONWIDE

FREEPHONE 0500 222 666

FOR YOUR NEAREST STORE AND TO ORDER DIRECT

Why not visit our Web Site at: www.the-link.co.uk

THE BIGGEST CHOICE

Choose from the largest range of communication products in the UK - mobile phones, faxes, pagers, telephones - plus computers and notebook computers.

IMPARTIAL EXPERT ADVICE

Our expert staff are specially trained in all communication products and will be happy to help you make the choice that's right for you.

THE LINK PRICE PROMISE

If you find exactly the same package cheaper locally within 7 days, we will refund the difference.

MOBILE PHONE COVER

Comprehensive Insurance. Available offering cover for everything from accidental damage to theft and call cloning. Ask in-store for details.

FREE CHOICE GUARANTEE

For a small one-off fee of £35 when you buy your phone, you can be assured that should your circumstances change, you can return your phone and cancel your contract.

MONEY BACK GUARANTEE

If you are not completely satisfied, return your purchase for a refund within 14 days for mobile phones, 7 days for all other products.

HURRY! LIMITED STOCKS

cellnet digital

- Digital Technology gives you greater call clarity and privacy
- Per-second billing for lower call costs
- Use outside the UK for business or holiday

The Link

*When you connect to a Cellnet Digital monthly tariff. **When compared to monthly option of £37.99 per month plus £35.00 connection fee and cost of phone at £49.99. Total £122.97. Total Savings £100.00. *When you connect to Cellnet Digital Line Advance. **When you connect to a Cellnet Digital monthly tariff. ***When compared to monthly option of £37.99 per month plus £35.00 connection fee and cost of phone at £49.99. Total £122.97. Total Savings £100.00. *When you connect to Cellnet Digital Line Advance. **When you connect to a Cellnet Digital monthly tariff. ***When compared to monthly option of £37.99 per month plus £35.00 connection fee and cost of phone at £49.99. Total £122.97. Total Savings £100.00.

Universe could be a billion years older

By Nick Nuttall, Technology Correspondent

THE Universe may be 10 per cent bigger and a billion years older, than the last set of measurements made it, scientists said yesterday.

A "cosmic ruler", used since the 1920s and the measuring stick for the size of the Universe, is wrong and needs revising, they claimed. The scientists estimated that the oldest stars were about 11 billion years old, making the Universe 12 billion years old.

The findings, disclosed at a meeting in London of the Royal Astronomical Society, are based on observations from the Hipparcos satellite launched in 1989 by the European Space Agency.

Professor Michael Feast of the University of Cape Town, who made the discovery with Dr Robin Catchpole of the Royal Greenwich Observatory, said yesterday: "We judge the Universe to be a little bigger and therefore a little older by about a billion years." The size and age of the Universe is based on the measurements of regularly

winking stars called cepheids, the nearest of which are some 1,000 to 2,000 light years away. By taking the pulse rates of these "standard candles" and measuring their brightness, astronomers can work out how far each one is away.

It allows them to make fairly accurate stabs at the size of the expanding Universe by mapping out the distance of the candles. Hipparcos, named after the Greek astronomer who produced the first star map in 150 BC, was able to make more accurate measurements than ever before from its position outside the atmosphere.

Previous studies by scientists using observations from the Hubble Space Telescope had suggested that the Universe might be as young as nine billion years old, making the oldest stars even older than the Universe itself. "I hope we have cured a nonsensical contradiction that was a headache for cosmologists," Professor Feast said.

Super-low Freedom of Europe fares

Daily scheduled flights from London Luton to Europe with fares from:

London	£41
Milan	£51
Paris	£49
Rome	£69

Lowest non-restrictive fares, - you don't have to stay Saturday night, unless you want to!

Call Debonair on **0500 146 200**

debonair

Husband is fined for assault on councillor

Dr Who lands in the middle of a £22m lawsuit

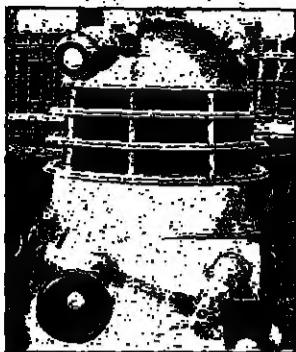
By JOANNA BALE

THE *Dr Who* television series is at the centre of a £22 million dispute. The BBC said yesterday that it would "vigorously contest" accusations that it had reneged on a deal for a feature film.

A consortium of three film-makers and other backers, including the pop stars Bryan Ferry and John Miles of Dire Straits, issued a writ in the High Court yesterday seeking immediate compensation for £1 million they say they lost when the deal failed. They are also claiming damages of £21 million for potential profits from the three film versions of *Dr Who* they had planned to make.

The consortium, known as the Daltreys, says it negotiated exclusive film rights to the *Dr Who* film after the television series was axed. Leonard Nimoy, the American actor and director who played Mr Spock in *Star Trek*, was recruited as director. Alan Rickman was about to be cast as the Doctor in January 1994 when the BBC announced it was going ahead with a rival American version involving Amblin TV, Steven Spielberg's company.

The American film, which was eventually made by a third company and which



The Doctor had enough trouble with the Daleks

starred Paul McGann, flopped when it was released last year.

The film-makers — George Dugdale, John Humphreys and Peter Litten — say they invested everything they owned, including savings and second mortgages on their homes, to raise the £440,000 for the film rights. They claim that the BBC blatantly "breached its undertaking" with the Daltreys.

Mr Humphreys said yesterday: "We have been ruined by the BBC. They made every effort to ensure that the project did not get off the ground."

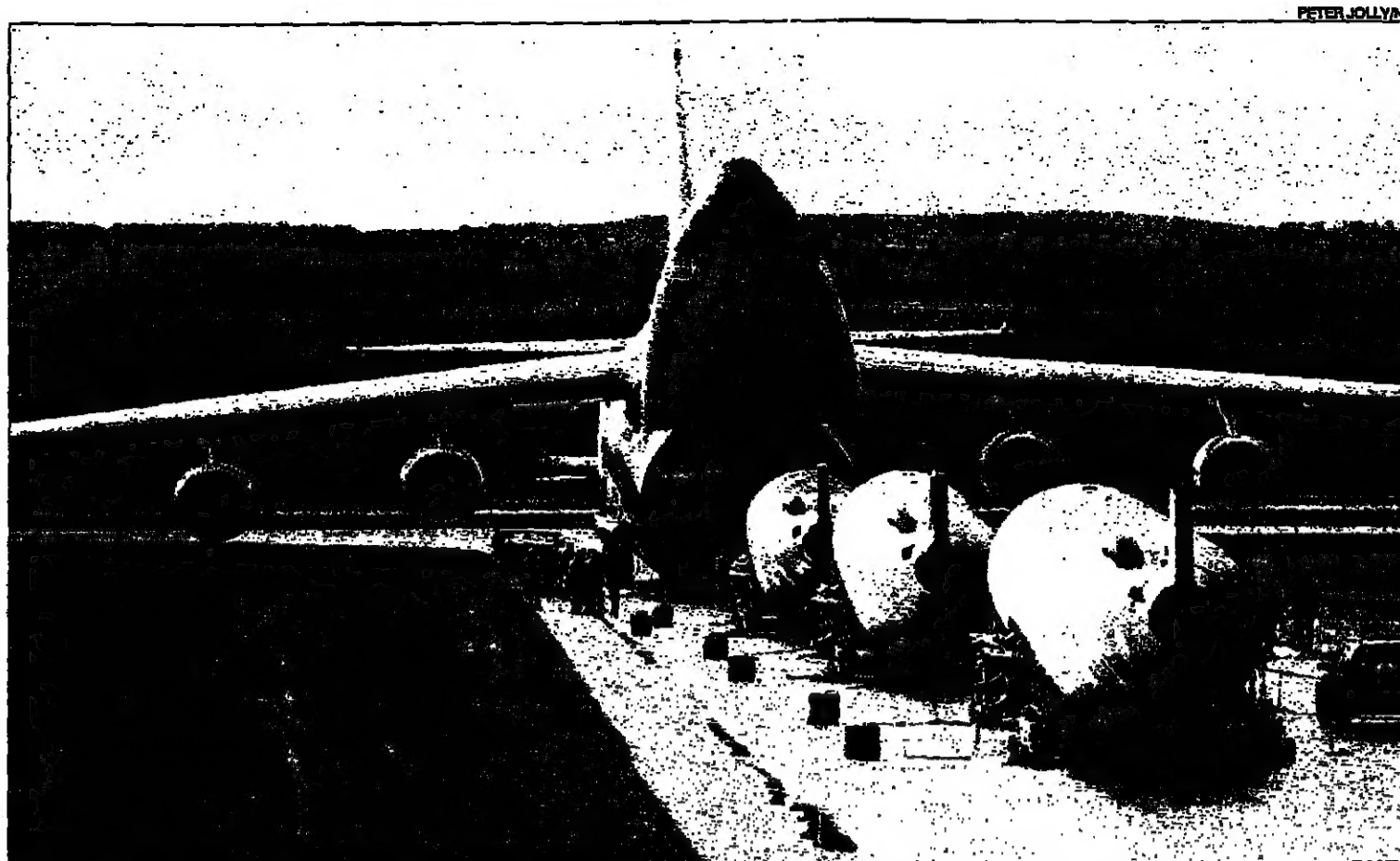
The consortium signed the original deal in 1987 with John Keeble, head of BBC Enterprises, now BBC Worldwide.

It began to go wrong when the Daltreys secured an agreement with Lumiere Pictures, a company which wanted to invest £20 million in films. The film-makers went to the BBC for final approval, as they were contractually bound to do. According to the writ, BBC executives "obstructed and delayed" progress and even encouraged Lumiere to exclude the Daltreys from the project.

A spokeswoman for the BBC said yesterday: "We are unaware of any legal action but we will vigorously contest it. They had the rights from us but even with an extended period of time could not get the production off the ground. The rights reverted back to the BBC."

The Daltreys' lawyer, Stuart Lockyer, said: "This has caused financial hardship. Fortunately, NatWest Bank has been very understanding. The BBC will receive the writ through the post on Monday."

The Independent Television Commission yesterday ordered a clampdown on advertisements that could cause epileptic fits among viewers. The commission upheld complaints against advertisements for Boots cosmetics and Marmite which featured flickering images and vertical black and white lines.



Russian 'Jaws' takes hold of RAF's Nimrod

A GIANT Russian-built Antonov-124 transporter prepares to swallow the 12-ton fuselages of three RAF Nimrod aircraft at RAF Kinloss on the Moray coast yesterday.

The cargo jet will fly one fuselage at a time to Bournemouth, where 21 Nimrods, a marine reconnaissance aircraft which specialises as a submarine-hunter, are to be refurbished as part of a £2 billion modernisation

programme. The load is believed to be the biggest single piece by volume ever airlifted. The tails and wings of the Nimrods were cut off so the 110ft long fuselages could be slid into the Antonov's hold.

They will be fitted with new wings, new tails, and sophisticated new electronics and avionics by FR Aviation, under the programme led by British Aerospace to update them.

The first Nimrod 2000s are expected to enter squadron service in 2001.

The contract was won last summer against stiff competition from Lockheed Martin, the American company, which offered new P-3 Orion maritime patrol aircraft.

But although the Nimrod entered service in 1969, the airframe is still immensely strong and the RAF accepted the refurbishment plan. British

Aerospace decided to start with three spare Nimrods that had held in storage without engine avionics so that it would not lose RAF operations.

The company said it was cheaper to lease the Antonov and fly the fuselages to Bournemouth rather than to rebuild the Nimrods to make a journey under their own power. Conversion work could begin.

Husband is fined for assault on councillor

A HUSBAND who attacked a Labour council leader whom he believed had seduced his wife on "fact-finding" missions was fined £750 yesterday.

Terry Hursthouse, 57, was also ordered to pay £350 compensation to Arthur Latham, 68, terrified and trembling so violently that his false teeth were shaken from his mouth, Southwark Crown Court in east London was told.

Hursthouse, whose step-daughter Jessie was murdered in 1995, became enraged after finding what he believed were love notes for his wife, Caroline, from Mr Latham, a former Labour MP. The court was told that he stormed into the home of Mr Latham, who had just finished breakfast, and repeatedly punched him on the head and body.

Sentencing Hursthouse yesterday, Judge King said he accepted that the former teacher's state of mind had been affected by the murder of his stepdaughter, a stablehand in Devon who was killed by a spurned suitor. But he added: "You allowed yourself to lose your self-control and your temper. This was a disgraceful episode on your part and one of which you should be thoroughly ashamed. Difficulties of this kind cannot be resolved by recourse to violence."

Hursthouse, who was convicted of common assault in December, told the jury he had thought that the long hours his wife devoted to Haverling Borough Council was simply a sign of her dedication to local democracy.

Hursthouse, of Romford, east London, said that he and his wife of 22 years had begun divorce proceedings. After the case he said: "I regret the whole incident but you cannot turn the clock back. I intend to celebrate tonight at a Valentine's Day singles dinner. The ladies there have voted me the most popular male member."

Thief freed by judge is rearrested

A teenage mugger was arrested moments after he walked free from court. The 17-year-old youth, grinning as the judge said he had decided to give him a two-year probation order and 60 hours community service for attacking a woman and stealing her £5,000 bracelet. But as he left Southwark Crown Court, the grinning youth was arrested for allegedly committing a second mugging while he was on bail.

Bus driver jailed

A bus driver who rammed a double-decker in Brixton, south London, in December was two times over the drink-drive limit. South Western magistrates were told. Sharon Palmer, 40, was jailed for two months and banned from driving for two years.

Gun tragedy

A cabinet maker was found dead with shotgun wounds in his car after years of worrying about body odour, an inquest in Guildford heard. An open verdict was recorded on David Gaffield, 34, of Farnham, Surrey, who was convicted he smelt.

Animal cruelty

Two 15-year-old boys blew up a hamster by putting it in a tin with four fireworks. Driffild Youth Court was told. One of them then stamped on the animal at Driffild School, East Riding, in November. They were fined £100 each plus £25 costs.

Warding off evil

Hospital beds in the Irish Republic remain unnecessarily occupied on Saturdays because of a superstition among patients that leaving on the last day of the week is bad luck, says a survey by Dr Elizabeth Keane of the Institute for Research on Ageing.

UP TO

2 YEARS INTEREST

FREE CREDIT

OPTION

MUST END 23RD FEB

RICHMOND MANOR HOUSE KITCHEN
with solid lined oak doors

25% OFF

RICHMOND MANOR HOUSE KITCHEN

£1214

SAVE OVER £400

25% OFF

MANOR HOUSE KITCHENS AND BEDROOMS

PLUS

MANOR HOUSE BATHROOM SUITS

FROM ONLY

£349

PLUS

UP TO

£1,250

FREE

CONSERVATORY ACCESSORIES

Buy a Wickes Manor House Conservatory and add the finishing touches with our free accessories offer up to the value of £1,250. Offer dependent on value of conservatory purchased. Ask in store for details.

UP TO

2 YEARS

INTEREST FREE

CREDIT OPTION

When you spend £500 or more on Conservatories, Manor House Kitchens, Bedrooms and Bathrooms.

Repayment period up to 48 months at 22.9% APR with the option to settle at 24 months with 0% APR.

MUST END 23RD FEB

W Wickes

QUALITY & SERVICE

FREE DELIVERY SERVICE

FREE HOME VISIT SERVICE

FREE DELIVERY YEARS

FREE 3 YEAR WARRANTY

FREE 3 YEAR WARRANTY

FREE 3 YEAR WARRANTY

CALL FREE NOW ON 0500 300 328 FOR A FREE COLOUR KITCHEN OR BEDROOM BROCHURE AND YOUR NEAREST STORE

Our philosophy is simple. We sell Wickes branded products at low prices. Furthermore, because they are Wickes own brand we can guarantee the quality of our products ensuring excellent value for money.

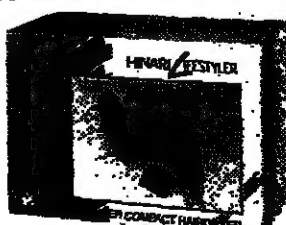
You won't buy better than Wickes.

W Wickes

THE EXPERTS IN HOME IMPROVEMENT

*Offer applies to Manor House Ranges only. Excludes Galloway, Fife, Strathmore, Sussex and Warwick Conservatories. Madrid, Roma and Monaco Bathroom suites, appliances, breakfast bars, sinks, worktops, accessories, blinds, fans, heating, flooring, bricks and base. Price based on model kitchen, 15 piece model bedroom and 8 seat bathroom suite. Offer valid until 23rd February 1997. Offer subject to 10% deposit of £200. Loan value £2,000. Repayment period up to 48 months. Repayment of £38.55 and one final repayment of £384.61. Total amount repayable £2,200 at 0% APR. Offer dependent on value of conservatory purchased. Ask in store for details.

Product Recall Notice
Hinari Lifestyler Hairdryer (£6.99)
Model Number: LW634D
Reference Code: 376D0520



Woolworths has learned of a potential wiring fault in its exclusively sold Hinari Hairdryer which under certain circumstances causes the hairdryer to short circuit. In the interests of customer safety and as a precautionary measure, the hairdryer has been withdrawn from sale in all Woolworths stores.

Any customer who has purchased this product since November 1996 should return it to their nearest store, where a full refund will be given. A receipt is not necessary.

WOOLWORTHS

Super Freedom Europe

0500 446

air

The Right Rev Nigel McCulloch urges respect for animals Suffer our four-legged friends

I WAS staggered 18 months ago when my doctor told me I had to see a heart specialist. A routine medical examination had produced a disturbing ECG pattern. This news was received by my wife and children with obvious concern. They put me under great pressure to exercise more and insisted that the best cure for my condition was a dog.

For a few days I resisted, then agreed to go with them to look at some Yorkshire-born cross-breed puppies. I succumbed in an instant to the chocolate-coloured one with appealing eyes.

A few weeks later I went to see the cardiologist and had a treadmill test. He took one look at the results, seemed confused, and then said: "There's nothing the matter with your heart. The ECG must have been wrong." In my mind's eye, I could see my dog's smiling face.

So I am landed with a dog, not to mention paying for dog food and vet's bills. Except that I have to admit I have grown rather fond of Gracie, known affectionately as "bishop's mutt".

There is a strong Christian

Credo

tradition of affection and respect for animals going back to the early saints. It has found its most memorable expression in Saint Francis. St John Chrysostom, one of the great scholars of the 4th century, wrote: "Surely we ought to show kindness and gentleness to animals for many reasons, and chiefly because they are of the same origin as ourselves." The Bible contains a rich variety of animals, although its specific guidance on how to treat them is less clear. Sadly, its verses have been used at times to justify cruel behaviour. In the book of Genesis, God directs man and woman to have dominion over animals. But, as several Old Testament scholars have pointed out, having dominion does not mean exploiting. It means having responsibility for the well-being of God's creation.

Various churches have strengthened their efforts to ensure that responsibility and counter cruelty to ani-

mals. It was an Anglican clergyman who, in the last century, founded the RSPCA. More recently, the General Synod — and the Lambeth Conference — have reminded us that it is part of our Christian calling to prevent neglect, cruelty, degradation and commercial exploitation. Unfortunately there is no



St Francis: memorable expression of tradition

shortage of such abuse. Recent publicity, for example, about experimentation, culling, poaching, transportation and heightened public awareness and growing concern about the way we treat animals.

There are, however, some complex ethical issues to be faced, such as the nature of animals' rights. The Church still has work to do on this, and on providing appropriate moral guidelines for Christian behaviour towards animals. These matters have been brought into sharper focus for me now that I have a dog whose welfare is my daily concern. This has led me to reflect on man's attitude to animals in a way that I must confess, I had not done before. I have also pondered on how animals treat one another.

One of my favourite passages in the Bible is the vision in the eleventh chapter of Isaiah. It looks to the day when animals will no longer injure each other. The wolf and lamb, the leopard and the kid, the calf and the young lion will live together — and a little child shall lead them. For the moment, that remains no

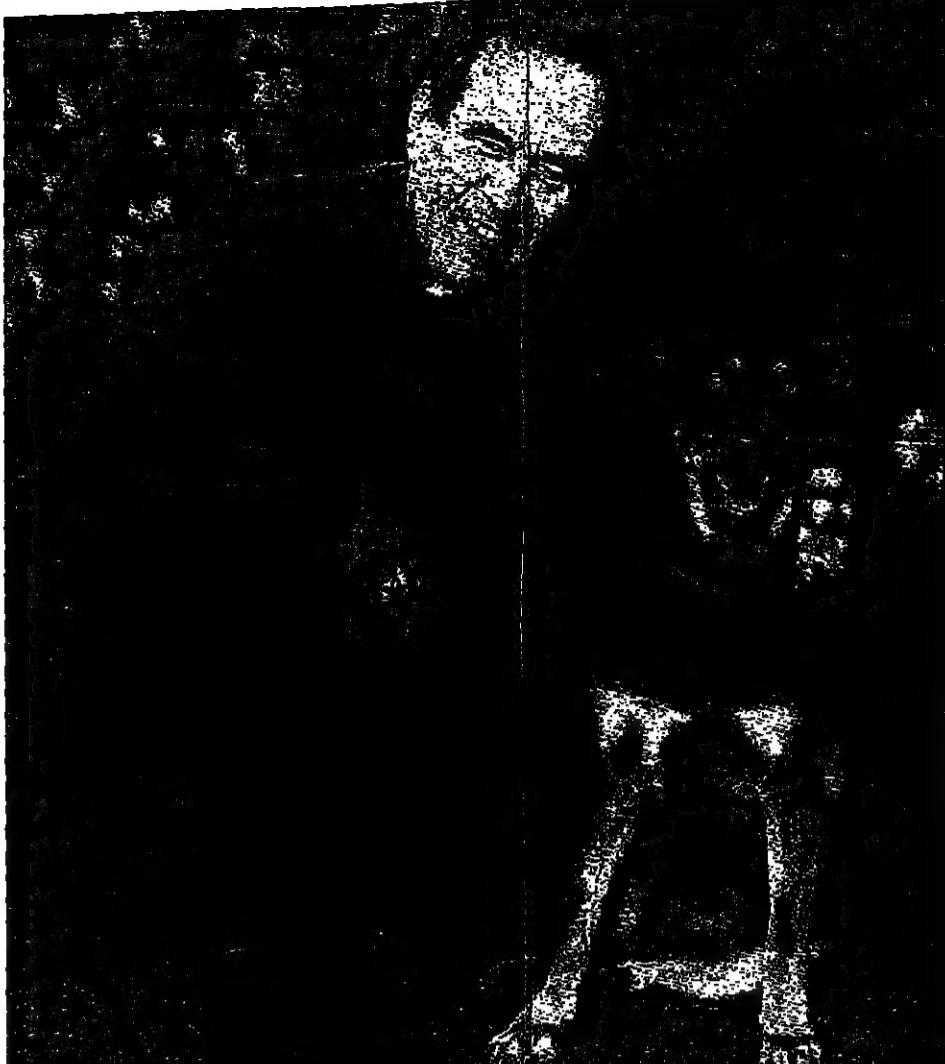
more than a vision of God's world at peace, although brave attempts are made, at the increasing number of animal services in churches, to have domestic pets antipathetic that heavenly fellowship.

Certainly, animals can provide earthly companionship. For me, getting to know Gracie has been a rich experience of deepening mutual trust. And as a result of my heart scare, my own view of animals has been transformed.

There is a growing Christian consensus that more needs to be done to prevent unnecessary injury to animals and encourage their protection. Our treatment of them remains horrifyingly uneven.

St John the Divine in his vision described in the book of Revelation, heard these words of praise: "To him who sits upon the throne and to the lamb be blessing and glory and might for ever and ever." The point is that, as St John emphasised, these words of praise were from every creature.

□ Nigel McCulloch is Bishop of Wakefield



Bishop McCulloch's dog has led him to reflect on man's attitude to the beasts

Church turns to drink to finance youth services

By RUTH GLEDHILL, RELIGION CORRESPONDENT

A COUNTRY parish is to produce an own-label real ale to raise funds for "rave-in-the-nave" services for young people. The parish church of Bisleigh, named after the ascetic, desert-living St John the Baptist, is to launch Dog Collar Ale at a local pub on Tuesday in an attempt to raise at least £6,000.

The 4.8 per cent strength beer, recommended by one member of the Campaign for Real Ale as "a strong ale with a hoppy flavour", will be brewed at the Pinetown family brewery on Hartnool, Devon. It will be sold initially for about £2 a bottle as the Fox pub in Bisleigh, Surrey, and could be introduced to other pubs.

The Rev Ian Terry, rector of Bisleigh, turned to beer as a fundraising idea after Philip Davies, who owns the Pinetown Brewery, offered to help out. Mr Terry had helped to care for Mr Davies' late father and takes communion for the sick to Mr

Davies' mother each week. Mr Davies' brewery will produce the ale and his brother Jonathan's printing company will take charge of the labels and promotional side.

Mr Terry, a real ale drinker, said Dog Collar Ale tasted like a true real ale. The church needed money for sound systems and a loop induction for the hard of hearing. "We are turning around our own services, and focusing them on attracting young people and those who prefer an informal style."

Services would include video projections, use of a roving microphone and sound and light systems, along with drama. If sales take off, he hopes to fund a curate for the parish, which would cost £18,000 a year with expenses.

Mr Terry said: "Ale brewing has always been at the centre of church life, particularly in monastic times. Alcohol consumed in moderation is a good way of celebrating the joys of God's creation."

"People still think that joining the Church means saying goodbye to anything that is fun."

At Your Service
Weekend, page 11

index

YOU CAN'T BUY BETTER

Use the Comet Price Index to find the lowest prices on top brands - now reduced in the Comet Sale.

SALE MUST END SOON

100s OF TOP BRAND PRODUCTS NOW REDUCED

SAVE £120 ON LAUNDRY PRODUCTS

OVER 25 IN STORE

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

TRICITY 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

HOTPOINT 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

WHIRLPOOL 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

BOSCH 1200 spin 11kg wash/dry 2000rpm 1200 spin 11kg wash/dry 2000rpm **SAVE £120** ~~£299.99~~ **£179.99**

ZANUSSI 1200 spin 11kg wash/dry 2000rpm 1200 spin

Daily Mail murder challenge is low-risk strategy

Five men unlikely to take action on paper's charges



Stephen Lawrence and the five men accused by the Daily Mail of his murder: from left, Luke Knight, Gary Dobson, David Norris, Neil Acourt and Jamie Acourt

THE Daily Mail took a calculated risk yesterday with its front-page story accusing five young men of the murder of Stephen Lawrence (Francis Gibb, legal correspondent, reports). Its "sue us if we are wrong" challenge illustrated the paper's confidence that the legal cards are stacked in its favour.

Lawyers agreed yesterday. They said the likelihood of the men being able to mount an action for libel was remote, and the chances of such an action being successful even more remote.

The Mail's story increased the prospect of the murder accusation being heard in a civil court. The Lawrence family has already said it will pursue those they believe

murdered Stephen, 18, in the civil courts, as was done in the O.J. Simpson case.

The prosecutions of the youths collapsed in the criminal courts because there was insufficient evidence. There, jurors must be convinced "beyond reasonable doubt". In the civil courts the test is a lesser one: "on a balance of probabilities".

In both a libel action and a civil action for murder, it is possible that a civil court could decide where guilt lies, even if a criminal court were unable to.

A libel action by those accused by the Mail would be unlikely to get off the ground, however. The five would have to raise funding because legal aid would not be available.

Lawyers are not allowed under current rules to undertake the case on a "no win, no fee" basis, although they could offer to do it for nothing.

The men could instead sue for malicious falsehood, which does qualify for legal aid. But then they would have to prove that the article was published maliciously by the Mail, knowing it to be untrue.

Once the court is satisfied that the publication refers to them and is damaging, the burden of proof rests on the Mail. Under the defamation laws, a newspaper is effectively guilty until it proves its innocence.

The Mail would have to show that the publication was true, and — or — that it was fair comment. If the case got this far, it might be difficult

for the Mail to prove that each of the youths committed murder "on a balance of probabilities". But the paper could draw in all the evidence used in criminal proceedings and various other court hearings and even evidence excluded for legal reasons.

Its lawyers might also plead that the paper was covered by a degree of "qualified privilege" because the article followed and drew on the verdict of the coroner's jury that Stephen Lawrence was "unlawfully killed". Each of the five had attended the inquest and had invoked his right to silence.

The question of evidence at any libel trial would raise a second problem for the men. Oliver Smith,

a defamation partner with Davenport Lyons, said yesterday: "It is highly unlikely they would sue because they would have to give evidence on their behalf if they were to have any chance of a jury believing them." Mr Smith said that they could submit affidavits and trial transcripts. The Mail would call its own witnesses to contest these, and if the five refused to be cross-examined, jurors would be unlikely to find in their favour.

There is a statutory right to a jury in libel and a presumption that trial will be by jury unless the case involves a mass of complex documents or scientific investigations.

A majority verdict would be sufficient. Even with a favourable

verdict, a jury could still award minimal damages, as low as 1p.

If the family pursues a civil action, they would be on stronger ground. Legal aid is available. The action would be heard by a judge without a jury. Again, the youths could not be compelled to give evidence: they would almost certainly claim the common law fundamental right not to incriminate themselves, as they did at the inquest. But, as with any libel action, a failure to give evidence would prejudice their position.

If the Lawrence family did get a finding that the youths were liable, they would be unlikely to be able to obtain damages because the defendants have no funds.

CASE HISTORY

- April 22, 1993: Stephen Lawrence dies.
- April 29: Inquest formally opened and adjourned.
- May 13: Neil Acourt charged with murder.
- June 23: Luke Knight charged with murder.
- July 29: Court told insufficient evidence to bring a case.
- August 16: Metropolitan Police set up review of inquest.
- December 23: Inquest resumed. Police invited to continue investigating.
- April 24, 1994: Tony Smedley, 22, charged with murder in private prosecution.
- August 29, 1995: Gary Dobson charged.
- September 7: Jamie Acourt discharged — insufficient evidence he was at the scene.
- September 8: Case against David Norris dropped — sufficient evidence.
- September 11: Neil Acourt and Luke Knight committed to court to face trial.
- April 18, 1996: Trial of Neil Acourt, Luke Knight and Gary Dobson begins.
- April 25: Identification evidence ruled inadmissible.
- February 13, 1997: Inquest verdict of unlawful killing.

Church turns to drink to finance youth services



Graffiti on the side of a shop on the Brook estate

Mixed reaction in community split by racism

By DANIEL MCGRODY, RICHARD DUCE AND KATHRYN KNIGHT

MANY on the Brook Estate in Ebbw Vale, southeast London, claim they know who killed Stephen Lawrence but four years on they still refuse to point fingers.

A newsagent shop on the edge of the sprawl of semi-detached homes built before the war has racist graffiti daubed on the front wall but the owner, who has been there for eight years, said: "It's still only a minority."

"What is said is that it's young children, nine and ten year olds, who shout 'Faki' at us and swear when we refuse to sell them cigarettes. Some regard these five as heroes and that should worry us. You do not see many black faces living here."

Those who are put here soon leave," he said. "I leave the graffiti. If you rush out and clear it off the same boys will only do it again if they think it hurts you." His regular patrons agreed that policing on the estate was no more evident or effective than before Stephen Lawrence's murder.

Alan Evans, 21, who declared himself a friend of the five named by the Daily Mail, held the paper up and said: "It's out of order to name these boys when the courts said they didn't do it." Asked if he knew who did, Mr Evans grinned and tapped the side of his nose.

For 11 years Lalaben Soni has run a newsagents a short walk from where Stephen Lawrence was murdered but yesterday her customers preferred not to be reminded of that. "Everyone turned away from those faces. They haunt us all and we are sick of it really because it brands this area as full of racists. The worst we have suffered is verbal abuse and graffiti but we do know some Asian shopkeepers have had their win-

dows smashed." A hundred yards from her shop Rohit Duggal, 15, was stabbed to death by a white youth a year before the Lawrence murder.

"Police and councillors and various action groups swore to eradicate racism but what chance?" Mrs Soni said. After Stephen Lawrence's death police set up a race unit near by at Plumstead station. They are proud of their efforts but yesterday a spokesman said: "We would normally be happy to show people around but we do not feel it's right at a time like this."

Surinder Cheema, of the Greenwich Action Committee against racial attacks, said: "Few black families stay on the Brook estate for very long. Only a handful remain. The others have been driven out by racial taunts, stones through their windows and attacks on them and their property." Over the past three years about 200 racial attacks were reported to the committee and the police.

"We've been compliant too long, silence breeds racism," he said. "The reality is that Ebbw Vale is a no-go area for black people."

The British National Party regards the estate as fertile ground for its leaflets, the graffiti on walls and underpasses are testimony that it finds support.

A youth worker applauded the Daily Mail's naming of the five and hoped it might shape attitudes in his community. "We have been compliant for too long, silence breeds racism. It is rooted here, albeit small, but powerful because it grows unchecked," he said. But he too preferred to remain anonymous, fearing retaliation and reprisal.

Four youths who wandered into an off-licence on the estate pointed to the face of the five. Tony Smedley, 22, who elected himself spokesman, protested the five's innocence and said: "We are not racists here but we do object to immigrants being moved into houses in our area."

Nobody in the shop raised a voice in protest. Most of the newspapers featuring the five men remained unsold.

One man who knew the boys said: "I think there is a genuine feeling of shared community shame. The death of Stephen Lawrence has never gone away for the people of this area because no one has been brought to justice and that troubles our consciences."

HARDWOOD FLOORING WITH A DIFFERENCE...



WOODSTOCK

for your award winning holiday autos

see your local travel agent or call

0990 300 400

PROTECT CHILDREN: DON'T MAKE THEM BREATHE YOUR SMOKE

Chief Medical Officers' Warning

1 mg Tar 0.1 mg Nicotine

هكذا من الرصاص

THE SUNDAY TIMES

Private passions



Did she have an insatiable sexual desire, like Cleopatra, whom she played triumphantly at Stratford? Did her appetite border on nymphomania, as some said it did? Was she genuinely in love with all the men she slept with? Or could she simply not say no?

Garry O'Connor's biography of Dame Peggy Ashcroft, which rips away her disguise as the virginal "head girl" of English theatre, starts tomorrow

THE SUNDAY TIMES IS THE SUNDAY PAPERS

Building forgotten after murder of James III of Scotland

Castle skeleton points to discovery of royal chapel

By GILLIAN BOWDITCH
SCOTLAND CORRESPONDENT

ARCHAEOLOGISTS believe they may have found the lost royal chapel of St Michael, where James IV of Scotland confessed to his implication in the assassination of his father, James III.

The whereabouts of the chapel have long been a mystery, but a routine excavation at Stirling Castle, which is undergoing extensive restoration, has uncovered a 500-year-old skeleton from a religious burial in the centre of an unknown building under the old Argyll and Sutherland Highlanders' kitchens.

The original chapel fell into disuse after James IV (1473-1513) built the present Chapel Royal at the castle, ostensibly as an act of penitence for his involvement in the death of his father in 1488. The whereabouts of the old chapel became forgotten over the centuries.

Chris Watkins, regional director of Historic Scotland,



The skeleton was laid out with feet pointing to the east

said the discovery had caused great excitement. There were plans to peel off some of the modern plasterwork on the army building to see if any of the ancient chapel decoration remained.

Archaeologists do not know the identity of the skeleton, a male in his 20s, but the fact that he was given a Christian burial and was carefully laid out, with his feet to the east on the axis of the chapel, suggests he was of some importance in the royal household.

Richard Fawcett, principal inspector of ancient monu-

ments with Historic Scotland and an expert on Stirling Castle, said: "We are trying not to get too excited, but it's clear we are dealing with an archaeologically extremely important site."

The evidence ties in quite nicely with this being the king's personal chapel. We have always known there were at one time two chapels in the castle, one private chapel for the king and his family and one for *hoi polloi*, which is assumed to have been on the site of the later Chapel Royal. But no one knew where

the private chapel, which was dedicated to St Michael, was situated. The king would have heard at least one mass there every day. He said that the find could necessitate re-writing the castle history books.

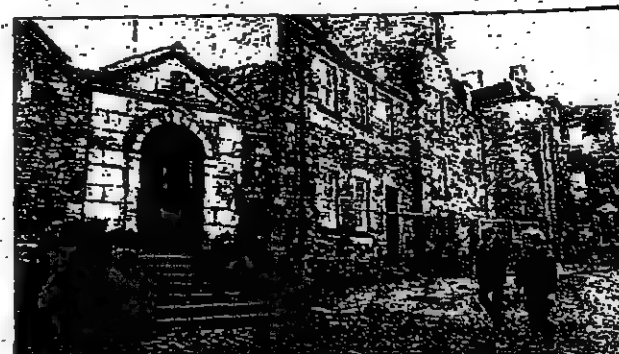
Dr Fawcett said James IV was implicated in the death of his father at Sauchieburn, and apparently suffered agonies of conscience. He wore an iron chain around his waist to which he is said to have added one link every year.

"Certainly one of the reasons that he had such a magnificent Chapel Royal built over on the other side of the inner close was in expiation for his involvement," Dr Fawcett said. "It was a burden he carried until he himself died at Flodden."

He added that the truth of what happened at Sauchieburn will never be known, "but it certainly looks as if the leaders of the rebellion felt they were getting support from the young prince. It is said that this was something



Stirling Castle's army kitchens, below left, may be on the site of the old Chapel Royal, where James IV, right, confessed to implication in his father's murder



he spoke about only to his confessor."

Dr Fawcett said the site of the building gave credence to it being the old Chapel Royal. The intriguing thing is that it ties in with the alignment of various important buildings that have been found within

the castle over the years. "It's also on what's probably one of the most prestigious parts of the castle, on one of the highest part of the castle rock. If we're right about it being a chapel, this looks like a burial before the site of the high altar, which would have made

it a pretty important one." It is unlikely the body was a member of the royal family, who were generally buried in the great royal mausoleums at Dunfermline, Holyrood and Arbroath. It is hoped that further excavation will provide a clue to his identity.

FULLY FITTED KITCHENS FROM £2,600 INCLUDING DISHWASHER, OVEN AND HOB

OFFER ENDS
TUESDAY 18TH
FEBRUARY
1997



For your free brochure and nearest showroom
FREEPHONE 0800 300 321

11 UNIT ANDOVER KITCHEN, 4 APPLIANCES AND INSTALLATION FOR JUST £2,600. Kitchen includes oven, hob, hood, dishwasher, sink and mixer tap, worktops, etc. All installed and connected to available services (plumbing, gas and electricity) and removal of old kitchen units. All kitchen units and worktops excluding appliances are covered by a comprehensive 10 year guarantee.

BUY NOW, NO DEPOSIT, PAY NOTHING FOR SIX MONTHS.** Then pay in full or take credit.

FREE Daewoo vacuum cleaner worth £60 on selected fully fitted orders over £2,500 including appliances.

Most new Homebase stores, formerly trading as Texas, now feature kitchen showrooms.

HOMEBASE

SAINSBURY'S HOUSE & GARDEN CENTRES

MONDAY-THURSDAY 8AM-8PM • FRIDAY 8AM-9PM • SATURDAY 8AM-8PM • SUNDAY 10AM-4PM.
PLEASE CALL 0645 801 800 DURING OFFICE HOURS FOR DETAILS OF YOUR NEAREST SHOWROOM.

All sizes are approximate and not to scale. Merchandise subject to availability. *20% offer applies to Nice, Berwick, Andover and Boston kitchens only. †Subject to survey. Additional work such as tiling, additional sockets, plastering, lighting and old kitchen disposal are not included. ‡Stores in Scotland open 7am-6pm. Opening times may vary. Written quotations on request from Homebase, Beddington House, Watlington, Surrey SM6 0HS. Homebase are licensed credit brokers. Loans subject to status and approval and are not available to anyone under 21 years. *Kitchen costing £2,600. 36 monthly repayments of £99.88 - total amount repayable £3,595.68. (24.9% APR)

Droppings drove man to shoot 30 pigeons

By A STAFF REPORTER

A COMPANY director shot up to 30 pigeons because he felt their droppings were ruining the appearance of his home. Kenneth Anderson killed or maimed the birds with an air gun outside his rivers flat in central York.

Peter Tetlow, prosecuting for the RSPCA, told York Magistrates yesterday that Anderson was seen by a neighbour crouching behind the open door of his car holding the rifle. Another neighbour later found two pigeons with pellet wounds.

A vet gave the birds urgent help but because of their injuries they had to be humanely killed. Tests showed the pellets had been fired from Anderson's rifle.

Anderson admitted two charges of intentionally injuring a wild bird. He was given a one-year conditional discharge and his gun was confiscated. He was ordered to pay more than £525 costs.

Anderson, who represented himself, said the pigeons were vermin and the council had refused to do anything about the problem. He decided to take the law into his own hands and had managed to get rid of a significant number of them.

Nanny held in US jail 'not getting right food'

By ADRIAN LEE

THE father of the British nanny charged with murdering a baby yesterday criticised conditions at the American prison where she is being held.

Gary Woodward said his daughter Louise, 18, was being refused vegetarian meals and he was not allowed to bring in food from outside. "I can only buy her food from vending machines in the prison which dispense only crisps and chocolate. She can't live on that," Mr Woodward, a builder of Elton, Cheshire, said.

A request by Kathy Tunaley, the British Vice-Consul, that the rules should be relaxed was ignored by the authorities at the Massachusetts Correctional Institute at Framingham, near Boston.

Miss Woodward, who is accused of murdering nine-month-old Matthew Eappen, has been moved from a solitary unit to a general wing at the all-women prison.

The Vice-Consul said that Miss Woodward had access to a television, video and library. She can also take regular exercise. "I have tried to get the diet changed but they don't make exceptions. She is getting some vegetables and fruit," she said.

FREE CALLS EVERY MONTH FOREVER



- FREE 15 MIN CALLS PER MONTH WORTH UP TO £14.40 A YEAR
- FREE LEATHER CARRY CASE
- FREE NEXT DAY DELIVERY
- 100 HOUR BATTERY
- PER SECOND BILLING
- 3.5 hours talk time
- Supplied with rapid recharge

NOKIA 1611
• Latest Nokia GSM Phone
• 3.5 hours talk time
• Supplied with rapid recharge

£9.99

Colson

Ref: C11502

0800 00 00 77
DIAL A PHONE

"...big benefits in
ride and handling..."

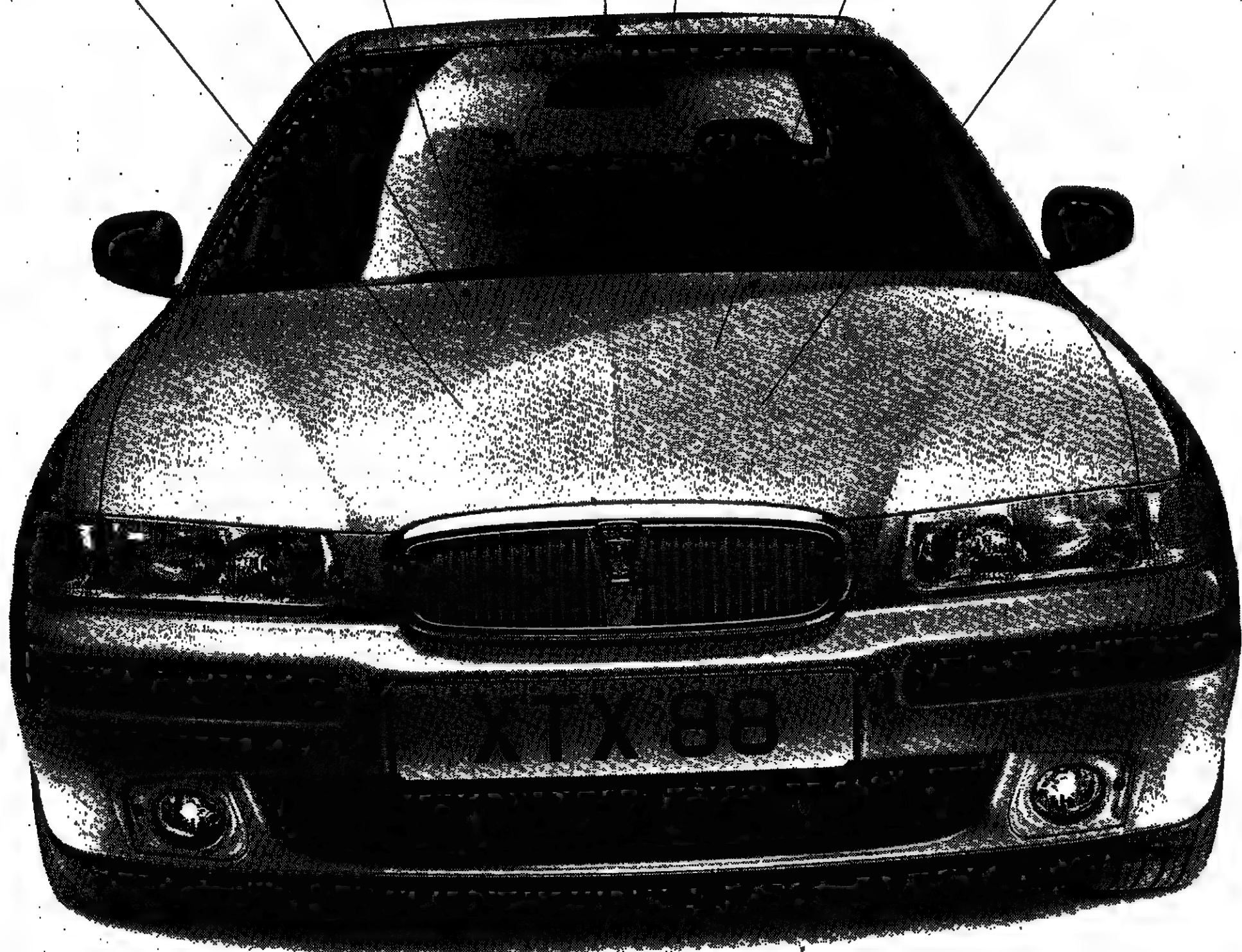
"...bang up to date
electronically..."

"...smooth, crisp
and punchy..."

"...significantly faster..."

"...impressive
acceleration..."

"...a muted snarl..."



BE HONEST, DOES THIS SOUND LIKE A DIESEL?

The sluggish acceleration. The dreaded engine rattle. The lack of refinement. Where are these standard features of any diesel to be found on the Rover 400? Nowhere, according to Diesel Car Magazine's review. Instead they found all the usual Rover comforts, plus rattling good performance. Without the rattling, of course. Call 0345 186 186, or contact your local Rover dealer, for a test drive.



هكذا من راجل

Initial On

EU call for pressure on Burma

THE European Union called yesterday on the Association of South-East Asian Nations to step up pressure on Burma to end human rights violations and return the country to democracy (Michael Binyon writes).

£16,500 stamps lost at fair

Hong Kong: Two stamp collections, worth about £16,500, were reported missing at a philately fair here. A British dealer lost an album containing 1,000 King George V stamps after a people crowded round his stand, while a Russian collector reported the loss of about 300 Chinese stamps. (AFP)

Up to 35 die at Lake Victoria

Nairobi: About 35 people were feared drowned after a motorboat capsized on Lake Victoria. Police said only four bodies had been recovered but five passengers survived by clinging to debris. It is unclear how many were on board but it is thought that the boat was overloaded. (Reuters)

Death bid fails — and succeeds

Mount Olive: A prisoner in this West Virginia town, who tried to commit suicide by putting his head into a power saw blade before being restrained, suffered a fatal heart attack while he was being interviewed later by a psychiatrist. (AP)

Elephant herd kills soldier

Johannesburg: A soldier was trampled to death when about 70 elephants rampaged through a camp in the Kruger National Park in South Africa. He was patrolling for illegal immigrants from Mozambique. (Reuters)

Chilli torture

Delhi: The seven Indian police officers accused of blinding detainees with chilli powder to extract confessions in Gujarat have been suspended, reports here said. (AFP)

Bodyguard reveals ailing Yeltsin now needs help to walk

FROM ROBIN LODGE IN MOSCOW

BORIS YELTSIN is unable to walk unaided for more than a few yards, suffers periodically from incontinence, and is showing signs of Parkinson's disease, according to a member of his security service.

"Due to problems with his legs, Boris Yeltsin is often incapable of moving around independently," the official told journalists from a Moscow news agency, who told *The Times*. "Sometimes the President cannot walk unaided for more than a few dozen yards." The official said that bodyguards accompanying Mr Yeltsin carried a folding chair to allow him to rest.

The source said Mr Yeltsin, who was 66 this month, also suffered bouts of incontinence, and his doctors were increasingly concerned with emerging symptoms of Parkinson's disease.

The latest revelation came as the State Duma, the lower house of parliament, passed a resolution demanding that the Health Ministry and the President's doctors provide a written assessment of Mr Yeltsin's health by March 1.

At a Kremlin briefing yesterday Sergei Yastrzhembsky, the presidential spokesman, said such information would be made available "without any problem".

Despite a huge effort by the Kremlin administration to

convince the public that Mr Yeltsin's recovery is going well, his failure to return to full-scale work after suffering pneumonia last month has led to growing doubts about his ability to run the country.

Mr Yeltsin has been under medical supervision almost constantly since his re-election for a second term last July, and underwent a quintuple heart bypass operation in November. He returned to the Kremlin just before the new year, but was back in hospital two weeks later with pneumonia. Since then he has made only occasional appearances in his office for televised meetings with senior government officials.

Asked about his health yesterday, Mr Yastrzhembsky insisted that Mr Yeltsin's convalescence was going well and there was no reason for concern. In a further effort to demonstrate his well-being, Mr Yeltsin broadcast a radio address to the nation yesterday, his first of the year.

In a pre-recorded six-minute speech, he called on the new leadership of the breakaway republic of Chechnya to respect human rights, rejected calls for constitutional amendments and assured pensioners of continued state protection. He spoke clearly, without the sturring that has often affected his delivery in the past, but his

voice sounded weak and old. Doubts about the President's recovery were renewed this week when Mr Yastrzhembsky conceded that his convalescence was going slowly and that it would take a further ten to 15 days before Mr Yeltsin could return to work.

A planned trip to The Hague at the beginning of the month to meet European Union leaders was cancelled at short notice because doctors advised Mr Yeltsin against flying. In March, the President had been due to fly to Washington to meet President Clinton, but the meeting is now due to take place in Helsinki. The Finnish capital is only a 90-minute flight from Moscow and, if necessary, Mr Yeltsin could travel there by train.

A European Union-Russia summit postponed because of President Yeltsin's ill health will take place in Moscow on March 3, a European Commission spokesman said yesterday in Brussels.

Mr Yeltsin's doctors insist his latest health problems have nothing to do with his heart trouble and that there is no reason why he should not resume a fully active life. But his progress since his operation has been extremely uneven. Opposition politicians have repeatedly called for him to step down.



Stephen Godfrey, a Canadian palaeontologist, examines a 220-million-year-old fossil in Sydney yesterday. Scientists believe the fossil, recently found in southwest Australia, could be that of a species of amphibian, predating the dinosaurs and

Scientists hail Australian fossil

related to today's frogs and salamanders (Roger Maynard writes). The specimen, which is being hailed as Australia's most significant

fossil find this century, will be on show to the public from today. When found, it was embedded in a 1.6-tonne sandstone boulder delivered from a New South Wales quarry to a farmer building a terrace near Godfrey, north of Sydney.

Decision on Brcko defuses tensions

FROM TOM WALKER IN BRCKO

A HECTIC round of international diplomacy pulled Bosnia from the brink of renewed conflict yesterday as international arbitrators decided the contested northern pocket of Brcko should remain under international supervision another year.

Visible anger among town's displaced Muslim community dissipated in the afternoon, as news filtered through from Rome that arbitrators had decided the present peace was too fragile a commodity to meddle with significantly.

The Bosnian Serbs, "cleansed" Brcko near start of the war in 1992, remain in charge of the town that links the two halves of their territory. The rub is a heavy American Station Force presence, coupled with an international supervisor, should ensure the return of Muslims to the wrecked homes.

The deal is fraught with well-meaning platitudes have so far conspicuously failed to reunite Bosnia. Yesterday at least those Brcko seemed resigned giving it a try. "There's nothing to worry about," Miodrag Pajic, the Mayor under UN High Representative Carl Bildt, is likely an American, with the European Union overseeing the elections.

PEOPLES



Plain Speaking Home Insurance

Renewing your Home Insurance in February or March?

UP TO
£25 OFF
1st year's
Buildings premiums

UP TO
32% OFF
Home contents
premiums

Switch your buildings insurance from your mortgage lender and we'll give you £25 off your 1st year's premium. What's more, if you take out contents insurance with Prudential at the same time, you will receive a 15% discount, plus there's a further 20% off your buildings and contents premium if you're aged 50 or over.

Find out how much you could save. Call now for a free quote. PLUS a FREE home security video.



Call Prudential on 0800 300 300

Lines are open from 9am to 5pm Monday to Friday, 9am to 5pm Saturday and 10am to 2pm Sunday. For your protection, calls on this number will be recorded.

Please note, in some cases we may not be able to provide a quote. Please quote reference PRS 008.

PRUDENTIAL

181 STORES NATIONWIDE

CALL US NOW FOR YOUR NEAREST STORE OR FOR A FREE INFORMATION PACK

0800-10-11-12

Offers are subject to credit, availability and connection on a new number as a new contract. Customers will need to provide a valid credit card or cheque guarantee card plus bank details and proof of address. Connection will be charged on digital. © 1997. Offers may vary in comparison with our other offers. CHARGE package only available on Vodafone Personal, Sony and Walkman are trademarks of The Sony Corporation, Japan. Offers end 28th February 1997.

هتذا من الاملا

Doubts over succession threaten Golan talks

By Christopher Walker, Middle East correspondent, and Bronwen Maddox in Washington

SYRIA and Iraq, two of the most autocratic regimes in the Middle East, are facing internal disruption and serious succession problems which threaten widespread instability for the entire region.

The troubles spring from ill health and clan rivalry within the ruling families who run the countries in a ruthless fashion using different wings of the Baath Party.

Following reports from Damascus that President Assad, 66, had recently been in a coma for two weeks until revived by Russian doctors, the Jordanian paper *Shihan* yesterday described how doctors had struggled to bring the President back to consciousness and described his health as "grave".

Haaretz, the Israeli daily, disclosed that, according to American information, "Assad's condition is poor and has not improved since his prostate surgery early in January". This scenario, backed by reports in a number of non-Syrian Arab papers, contradicts official Syrian claims

that Mr Assad is healthy and has returned to a full working schedule. He has appeared in public recently, but looked weak and pale.

The man widely known as "The Sphinx of Damascus" has suffered for years from a combination of heart trouble, diabetes and a rare type of leukaemia, but has repeatedly defied speculation about his imminent demise.

The President's weakness is



Assad: said to have been in a coma

accompanied by concern that, since the death in 1994 of his favoured eldest son, Bassel, in a mysterious car crash, there is no obvious successor. Mr Assad, who seized power in 1970, has been grooming his younger son, Bashar, 31, who was ordered to abandon his medical studies in London.

In Iraq, the brutal regime of President Saddam Hussein has been rocked by the attempted assassination last December of Uday, 33, Saddam's oldest son and chosen successor. Uday is now confined indefinitely to a Baghdad hospital bed with two bullets thought to be lodged in his spine. Despite hundreds of executions and thousands of arrests, Uday's two attackers have not been found. Saddam's hopes for the succession have turned to Quasay, the younger of his two sons.

In Washington, President Clinton called on Israel and Syria to return to the negotiating table as part of a White House bid to regain momentum in Middle East peace talks.

Mr Clinton, who met Benjamin Netanyahu, the Israeli Prime Minister, for three hours on Thursday signalled that Israeli-US relations were back on track after three tense meetings which failed to make progress towards a comprehensive Middle East peace.

Mr Netanyahu also used the meeting to repeat his alarm at a proposed sale of 102 F16 fighter jets to Saudi Arabia, worth up to \$15 billion (£9 billion), which Israel argues would dangerously boost the kingdom's ground-attack capability.

Israeli-Syrian talks were suspended last year, but both sides now appear more willing to contemplate a resumption. The previous Israeli Government offered to return virtually all of the disputed Golan Heights to Syria in exchange for full diplomatic and economic relations and guarantees of security. Mr Netanyahu has proposed returning a smaller slice of the area, but indicates that he is prepared to discuss all issues without preconditions.



Two American astronauts, Steven Smith, foreground, and Mark Lee, carrying out the most expensive overhaul in history yesterday as they work on the Hubble space telescope 370 miles from the Earth. In the 43ft telescope's

Space craftsmen fix Hubble

first service since 1993, they attached new instruments to the telescope which should allow NASA scientists greater penetration of the depths of

the universe (Quentin Letts writes). New cameras the size of household fridges were taken from the cargo bay of the shuttle *Discovery*

and were manoeuvred into place on the telescope by the spacewalking astronauts. It took them seven hours to clip the new devices on to the telescope, which has travelled about 996 million miles since it was last inspected.

ANY TIME. ANY PLACE. ANYWHERE. FOR JUST £99.

You can't beat the three S's. Sun, sand and savings. In fact, if you book and pay before 28th February, you can have a standard return ticket for travel at any time in 1997 for just £99. Price includes a car, driver and up to 8 passengers. Whether you want to indulge in winter sports, an Easter break or 2 weeks summer holiday, travel with P&O European Ferries between Dover and Calais and save up to £169 on our peak standard brochure fares. After all, even wallets need holidays. To book, call us now on 0990 980 980 from 07.30-22.30, 7 days a week, or see your travel agent.



P&O
European Ferries
BRITAIN'S No.1 FERRY COMPANY

McVeigh sister 'talked of bomb'

FROM GILES WHITTELL
IN LOS ANGELES

FOUR months before the Oklahoma City bombing in 1995, the sister of the chief suspect in the case warned her friends at a Christmas party that a "revolution" was coming in which "something big is going to happen with my brother", according to court documents unsealed this week.

Jennifer McVeigh, who as the younger sister of Timothy McVeigh is expected to be a crucial witness in her brother's trial, talked at the party about "weapons stuff", "bomb stuff" and a need to overthrow the federal Government. "Two guests told the FBI."

There's going to be a revolution and you're either going to be with us or against us. I know I'm ready," Ms McVeigh was quoted as saying. Joel Daniels, her attorney, said even if she made anti-government statements at the party it was not criminal.

The bomb explosion in April 1995 killed 168 people and injured 500. The attack took place exactly two years after the botched raid by federal agents on the Branch Davidian cult headquarters in Waco, Texas.

Vogue for chain gang spreads to Maryland

By Ian Brodie

AMERICA'S new vogue for chain gangs is moving north. A county bordering Chesapeake Bay in Maryland has become the latest local authority to decide that the way to get tough with prisoners is to manacle them together and send them along roads to pick up litter and clear ditches.

The move has been denounced as "needlessly cruel" by a lawyer for the local chapter of the American Civil Liberties Union, who said she might sue to stop the plan. Deborah Jean said: "Chain gangs represent the Old South at its worst. You don't deter crime by treating people as animals and parading them around in chains."

The view was not shared by Mike Zimmer, one of three commissioners in Queen Anne's County who voted unanimously to introduce the chain gangs. In his view they add the penalties of hard work and public shame to sentences and are a warning to children who drive past with families.

The jail has 70 to 80 inmates at a time who will be put into chain gangs of a dozen each. Women prisoners will be on separate gangs.

THE TIMES

CROSSWORDS

Books, Guides, Dictionaries for all Crossword buffs.

SPECIAL OFFER TO TIMES READERS. NO MAIL ORDER CHARGES (APPLIES UK ONLY).

Rest of the World (including other EU countries) add £1 per item. Sterling Or US\$ only. £1 = US\$1.65

The Times Crosswords - Books 10, 11, 12, 13 £3.99 each

The Times Crosswords Omnibus Book 2 £4.99

The Times Jumbo Crosswords (cryptic) Book 3 £4.99

The Times Concise Crosswords Book 2 (240 puzzles) £5.99

Crossword Manual by Don Manley £9.99

Collins Thesaurus £14.99 (UK only)

Crossword Solver's Dictionary £11.95 (UK only)

Words which appear in The Times Crosswords are found usually in at least two of the undermentioned dictionaries

Collins English Dictionary £25 (UK only)

The Chambers Dictionary £25 (UK only)

The Concise Oxford Dictionary - available from good bookshops

Send SAE for other publications

PLUS QUALITY COMPUTER SOFTWARE

The Times Computer Crosswords by David Akenhead

Including optional HELP levels and TEAM FACILITY on 3.5" diskette (circa 60 crosswords on each)

NOTE: numbers in brackets denote number of diskettes

The Times Crosswords (19) (Books 1 to 19)

The Times Crosswords - Omnibus Edns 1 & 2 (2+2)

The Times Concise Crosswords (4) (Books 3 to 6)

The Times Two Crosswords (5) (Books 1 to 5)

The Times Crosswords Jubilee Edition (1932-1987)

The Sunday Times Crosswords (21 various)

SOFTWARE PRICES (including VAT) IBM MS-Dos NEW Acorn Rise-OS IBM Windows versions version

1 diskette £10.25 £15.00

2 diskettes £14.99 £22.00

additional diskettes £5 each £8 each

Please send cheques/postal orders with order payable to Akom Ltd, 51 Manor Lane, London SE13 5QW. Tel 0181 852 4575. Allow 8 days for delivery. Sorry, no credit cards.

Korean defector fears for his life in Beijing siege

FROM JAMES PRINGLE IN BEIJING AND ROBERT WHYMAN IN TOKYO

CHINA'S Foreign Minister, Qian Qichen, appealed for calm yesterday as a tense stand-off over a defector's life in Beijing continued. Qian urged both sides to treat the issue "in a cool and calm manner, to keep peace and stability."

The official has sought sanctuary in the South Korean Consulate in Beijing. Last night a bulletproof vehicle pulled up outside as two black leather coats and wearing lapel pins depicting the late "Great Leader", Kim Il Sung, watched from a police cordon 150 yards away.

But there were no immediate signs that the defector, Hwang Jang Yop, 72, who knows the innermost secrets of the Pyongyang regime, was

about to be moved. "This incident happened all of a sudden, so we need more time to investigate," said Mr Qian after meeting his South Korean counterpart, Yoo Chong Ha, in Singapore, where Asian and European foreign ministers are holding a conference. Other meetings are expected before a decision on Mr Hwang's fate is reached.

Diplomats say China is caught over the issue, having long-standing fraternal ties with the socialist North and more recent, but vibrant, trade and commercial relations with the South. North and South Korea have sent high-level delegations to lay claim to Mr Hwang. The North has sent officials from the ruling Workers' Party and the Foreign Ministry.

Beijing-based envoys fear that the North Koreans will stop at almost nothing to prevent Mr Hwang, a former confidant of the North Korean leader, Kim Jong Il, from leaving for South Korea.

Once there he would be able to speak about past North Korean state terrorism, ranging from the blowing up of a South Korean delegation in Rangoon to the destruction of airliners and the submarine incursion late last year into the South. Kim Jong Il's 55th birthday celebrations tomorrow have almost certainly been dampened by the defection, and fears of revelations about his reportedly lurid former personal life.

A Chinese driver outside the South Korean Consulate in Beijing said the driver of a North Korean vehicle had told him: "If we see Hwang, we will kill him."

Mr Hwang feared for his life after falling foul of Kim Jong Il, according to letters said to have been written by him, which were published by a Seoul newspaper yesterday.

The letters say that he made up his mind to defect last May after being attacked by the North Korean leadership and placed under surveillance "on the pretext my thoughts are not suitable for



Chinese police march past a bulletproof vehicle outside the South Korean Consulate in Beijing yesterday

North Korea's governing system."

The 73-year-old secretary of the ruling Workers' Party in charge of international affairs was clearly alarmed by Mr Kim's paranoia, which grew more intense as economic woes undermined his hold on power.

The leadership's suspicions and jealousy have become far more severe with the economy being ruined and the leadership being further

weakened, Mr Hwang wrote. The three letters were written in November last year, and delivered to an intermediary in January through an aide who also applied for political asylum at the South Korean Embassy in Beijing on Wednesday.

The South Korean Government has said the letters are authentic, though many Koreans detect the hand of the state security apparatus in arranging their publication.

Mr Hwang, an architect of the North's guiding philosophy of *juche* — self-reliance — intended to defect by April this year, apparently expecting to be falsely accused and purged from his official positions.

"It is better for my family and colleagues for me to kill myself rather than getting killed after being publicly criticised with materials fabricated by the leadership."

The crisis would occur some time "after a big event" in

February, he feared, possibly referring to the 55th birthday celebrations.

"Until the February big event, the leadership will use me and prevent any disturbances from happening, but after that time, cannot say what will happen to me," Mr Hwang apparently wrote.

South Korean officials said Mr Hwang had hoped to defect during his visit to Japan, which ended on Tuesday, but found no opportunity.

Muslim riots 'not over'

Alma Ata: Leaders of an ethnic nationalist group in Kazakhstan said yesterday that riots in China's predominantly Muslim northwest were continuing, despite Beijing's statement that disturbances had been quelled.

"We are sure that it is too early for us to announce that the riots have been neutralised," Yusupbek

Mukhlis, leader of the United National Front of Turkistan, said.

Chinese officials said on Thursday that the riot had been "fomented by hostile foreign forces" but had been quelled by the army and police. The officials have said nine people were killed and at least 198 wounded, about 50 of them seriously. (Reuters)

'Hongcouver' becomes Asian haven

FROM IAN BRODIE IN VANCOUVER

THIS week, after four years in Vancouver, Wai Fu Ma put on his new charcoal grey suit, pinned a carnation to his lapel and went down to the convention centre overlooking the harbour to pledge allegiance to the "Queen of Canada".

In reciting the oath at a mass swearing-in ceremony, he followed the path taken by 300,000 others from Hong Kong who have chosen Canadian citizenship in the last decade in anticipation of China's takeover of the colony.

At 23, Mr Wai seems the ideal immigrant. He is a business student with fluent English. His well-to-do

family has invested in Canada. "We think it's a better place to live," he said. Yet he may, for example, return to Hong Kong to work. Canadian government figures show that somewhere between 100,000 and 150,000 have gone back after securing the insurance policy of a Canadian passport.

Canada would have to bear the brunt of any massive loss of confidence in Hong Kong's future. In such an emergency, some 300,000 would have the right to join close relatives already in Canada, according to Don Devoretz, a Vancouver immigration expert.

The impact of immigration from Hong Kong has already been felt keenly across Canada, especially in Vancouver, Canada's princely city on the Pacific has become, in effect, a

Hong Kong in waiting. Its Chinese community has doubled to 250,000 — one in five of the population — giving rise to the nickname "Hongcouver" and creating a framework that could rapidly expand.

The Chinese presence is not like the Chinatowns of old. The immigrant community is as energetic and upwardly mobile as much of Hong Kong itself. Vancouver's Chinese have their choice of supermarkets and shopping malls, three daily newspapers, two television channels and two radio stations. They can work, eat out, see a doctor, consult a lawyer and buy a car without ever speaking English.

But the immigrant tide has brought an undertow of cross-cultural currents, including crime, spiralling property

prices and white resentment. Vancouver now has the costliest housing in Canada.

The flow of migrants back to Hong Kong is a concern. David Lam, who emigrated from the colony years ago and became Lieutenant-Governor of British Columbia, chided Mr Wai and the others at the swearing-in ceremony. "You must burn the mental bridge to your old country," he told them. "Don't take the casual attitude of 'I can come, I can go'."

Still, the authorities are eager to assuage Chinese sensitivities. They instantly agreed to a name change after a Chinese civic leader complained about a remote stretch of water 500 miles north of Vancouver. It had been called Chinaman Lake.

Patten's Valentine bids fond farewell

Hong Kong Chris Patten, the Governor of Hong Kong, received an anonymous Valentine's Day greeting, causing an aide to reflect on whether he might have a secret admirer among China's Communist leaders.

The greeting appeared as an advertisement in the daily *Hong Kong Standard* and said: "To Beloved Brit Governor Patten. If once in a lifetime a wish could come true, I would open the door for you to walk through, the heartaches in this case is many. But the day I lose you will be the hardest of any. I only wanted you, Love."

"This is probably from some secret admirer in the hierarchy in Beijing," Mr Patten's spokesman said. "But I take it that it's not from Lu Ping."

Little love has been lost between the Governor and Mr Lu, China's chief of policy on the handover of Hong Kong to Chinese rule on July 1. The two have frequently traded verbal attacks on issues such as the future of democracy and human rights in the territory. (Reuters)

TUESDAY

THURSDAY

SATURDAY

See how little it costs to secure your family's future.

In an ideal world you will always be there for your family. But should the worst happen, would they be able to cope without you?

You may well be surprised to learn that for the monthly equivalent of 20p a day you can safeguard your family's future.

Legal & General's Family Protection Plan will ensure that those who depend on you receive a lump sum should you die or become terminally ill during the term you select.

FOR AN INSTANT QUOTE ON LOW COST COVER CALL FREE ON:

0500 000000

QUOTING THE REFERENCE NUMBER B12011
Lines are open from 9am to 5pm. Monday to Friday and 9am to 5pm on Saturday and Sunday for your protection. Further information available on our Website www.legal-and-general.co.uk
Now read this, we may tell you about other products or services offered by the Legal & General Group of companies that we believe may be of interest to you. If you would prefer not to receive this carefully selected information, please contact us at the address above.
Legal & General Direct Limited is a representative only of the Legal & General marketing group. Legal & General Direct Limited is regulated by the Financial Services Authority and FSA for the purposes of recommending, advising on and selling life insurance and investment products bearing Legal & General's name.
Legal & General Direct Limited, Registered in England No. 2722090 Registered Office: Temple Court, 11 Queen Victoria Street, London EC4N 4TP

This valuable cover is easy to budget for as you only pay a premium for a fixed period of time, and the amount you pay each month stays the same.

The sooner you apply, the sooner you can be sure that your family's future is secure. For a free quotation call the number below. Alternatively, contact your financial adviser.

LEGAL & GENERAL

FIND OUT MORE TODAY.
Post to: Legal & General, FREEPOST (SWC 0467), Canine, CT1 1YF.

Please send me a personal quotation and information pack on Legal & General's Family Protection Plan.

My name is Mr/Ms/Ms/Ms

Evening/Weekend

Address

Postcode

Tel No Home

Tel No Work

Date of Birth

Are you a? ☐ Yes ☐ No ☐ Non-Smoker

Occupation

Marital Status

Letter required

Term required

Ref: B12011

Legal & General

BIRMINGHAM MIDSHIRES FIRST CLASS 90 ACCOUNT

£10,000	6.55% GROSS	BEST BUY
£30,000	6.75% GROSS	BEST BUY
£60,000	6.80% GROSS	BEST BUY

WE'VE GOT THE OTHERS LICKED

Our First Class 90 Account is operated through the post. Which means it costs us less to administer. So you'd expect it to pay keen rates of interest. In fact it currently offers the highest annual rates available from any building society post office notice account for the above balances* Bar none. Plus attractive monthly income options for those who'd prefer them. What more can we say?

CALL FREE 0500 07 07 07 - 7 DAYS A WEEK
Birmingham Midshires Building Society, FREEPOST (WV610), PO Box 183, Wolverhampton WV9 5BR (no stamp needed)

☐ Please send me details of your First Class 90 Account.

☐ Please open a First Class 90 Account. I've enclosed a cheque for £10,000/£30,000/£60,000. I will ask you to complete an account application and, if you are not already a Birmingham Midshires customer, let us see appropriate identification.

Name (Mr/Ms/Ms/Ms) _____ Address _____

Postcode _____ Daytime Tel. No. _____

*Correct as at 10/12/96. Source Moneyfacts. Member of the Building Societies Association. The interest rate is variable. Interest is calculated from the 4th working day following receipt of your cheque. Interest above example is paid annually, and may be paid gross subject to certification as required by the Inland Revenue. Access is available on 90 days notice with no loss of interest. Minimum investment £10,000. Maximum £500,000. Joint accounts £1 million. Birmingham Midshires Building Society, PO Box 183, Poundford Business Park, Woburn Road, Wolverhampton WV9 5BR. Managed assets exceed £12 billion. Established since 1825.

Mayor of Paris faces corruption inquiry

FROM BEN MACINTYRE IN PARIS

JEAN TIBERI, the Mayor of Paris, faces imminent investigation on suspicion of corruption, according to a magazine report which drew angry denials from the Mayor yesterday and sent fresh tremors through the ruling Gaullist party.

M Tiberi's wife, Xavière, is already under investigation on charges that she was overpaid by a regional authority to the tune of FF200,000 (£21,500) for writing a short and unnecessary report. The money was paid into a joint bank account belonging to M and Mme Tiberi, *Le Point* magazine reported, directly implicating the Mayor in the scandal for the first time.

The magazine said that the evidence, uncovered by magistrates Chantal Solaro and Dominique Pauthe and showing that the Tiberies had equal access to the funds, means that a formal investigation into M Tiberi's role in the affair is likely to be launched within the next few days.

The Mayor, who would come under intense pressure

to resign if he became the target of a full legal investigation, issued a statement yesterday insisting the report was "totally false" and vowing to sue the magazine. "Once again, the spread of false information based on rumour is not only injuring me, but interfering with the ongoing investigation of a case," M Tiberi said.

Xavier Dugoin, the Gaullist head of the Essonne regional authority which allegedly

overpaid paid Mme Tiberi in 1994 for writing the report, recently told magistrates that the fee was personally negotiated by her husband. M Dugoin, who is also being investigated, later retracted his statement.

M Tiberi took over from Jacques Chirac as Mayor of Paris in May 1995, and the case involving his wife has opened up a gulf between the mayoral office and the Government. Paris city officials

are said to be outraged that the Justice Ministry has not done more to quash the investigation, but in his most recent televised address, President Chirac pledged to overhaul the legal system and ensure that the Government could not interfere with legal investigations.

"The magistrates are independent," the Mayor was reportedly told. "So there is nothing to be done."

Mme Tiberi's lawyer, Thierry Herzog, this week filed a motion for the investigation against her to be dropped.

Government insiders say that if M Tiberi is brought down, a far more damaging scandal over alleged illegal party funding could blow open, reaching to the very top of the French Government.

Investigating magistrates are separately looking into allegations that contractors paid bribes into Gaullist party coffers in exchange for lucrative contracts when M Chirac was Mayor of Paris and M Tiberi was in charge of the city housing office.



Xavière and Jean Tiberi: had equal access to funds



A 150-year era of steam power is coming to an end in India. Except for enthusiasts, few will mourn its passing

India's steam trains shunted to scrapyard by clean machines

FROM CHRISTOPHER THOMAS IN DELHI

INDIA announced yesterday that it will soon be sending the last of its steam trains to the scrapyard, ending a 150-year era of steam power.

Western Railways, where many of the remaining steam engines operate on little-used country lines in Gujarat, will shut 40 trains in the junk yards in the next two months. They will be replaced by diesel engines, which are faster, cleaner, cheaper to run and easier to maintain.

The passing of steam may be lamented by enthusiasts, but not by the men who have to work with it. Drivers and firemen have nothing good to say about steam trains: they are ill-maintained and full of rust because the Railways Ministry has for years refused to spend money on them, and working on the footplate in summer is unbearable.

Staff complain that it takes hours to fire up the boilers in the morning, whereas diesel trains start as easily as a car, and that the trains must be coaxed through days punctuated by greasing, cleaning out ash and dealing with constant breakdowns.

Steam "toy trains" that ply to the hill stations of Darjeeling and Ootacamund — better known in India as Ooty — will be replaced until 2000,

when their future will be reviewed. They are popular with tourists. These will be the survivors of the world's greatest fleet of steam trains, which helped to make India a nation and was crucial in the post-independence drive for industrialisation.

The last broad-gauge steam train was scrapped in 1995, leaving 250 smaller steam engines travelling the backwaters. Many have been relegated to shunting duties because their notorious unreliability plays havoc with timetables. There are now fewer than 100 left, remnants of a steam fleet of 8,500 engines at its peak in the 1970s. The diesel and electric fleet is now a record 13,000 trains.

Indian Railways continues to grow. New lines are being built and passenger volume increases yearly. Steam is seen as an embarrassment to the world's most used, and second largest, rail network — 40,000 miles against Russia's 50,000. It carries 18 million people a day, many of them for a pittance: the third class fare for the 900-mile journey from Delhi to Calcutta costs £6, making it the transportation of the poor. The better-off travel in air-conditioned First Class.



When you just can't talk to anyone, talk to us.

Despair doesn't work nine to five. Despair comes in the small hours of the night, or on Christmas Day. It comes at weekends, or when you're surrounded by people.

Samaritans work round the clock, every day of the year. When you pick up the phone, there'll be someone there to help pick up the pieces.

You won't be put on hold, or put through a grilling. And you won't be judged or talked down to.

Our number's in the phone book, or you can call our new national number on 0345 90 90 90. Every call is confidential. We'll be there to talk to you.

...we'll go through it with you. The Samaritans

A Registered Charity.

CALL FREE TODAY FOR FREE CALLS FOR LIFE

FREE 15 MINUTES OF FREE CALLS PER MONTH FOR LIFE WORTH UP TO £24.03 inc. VAT PER YEAR

FREE LEATHER CARRY CASE AND IN-CAR ADAPTOR WORTH £55 inc. VAT

FREE COUNTCOWN MEMBERSHIP FOR 1 YEAR WITH THE CELLPHONES DIRECT ADVANTAGE CARD

FREE LIFETIME PRODUCT WARRANTY

FREE 14-DAY MONEY BACK GUARANTEE

FREE DELIVERY IN 4 WORKING DAYS

PRICE PLEDGE - We'll match any nationally advertised offer for this phone.

TOTAL SAVINGS IN FIRST YEAR UP TO £129.03

CELLPHONES DIRECT TARIFF CONNECTION CHARGE £35.25 (£30+VAT), MONTHLY RENTAL £27.52 (£25+VAT).

PER MINUTE CHARGE 42p (40p+VAT) OFF PEAK CALLS 12.50p (10p+VAT)

ONE SECOND BILLING MINIMUM CHARGE £3.77 inc. VAT PER MINUTE. ALL PHONES COME CONNECTED TO THE FREE OF CHARGE, WHOLESALE RECALL, REPAIR SERVICE.

NEW NOKIA 1611 £9.99



NEW GSM MODEL 1612

Up to 3.5 hrs talk-time 110 hrs standby SMS send and receive Weight 250g

Cellphones direct

THE NAME TO TRUST IN TELEPHONE SHOPPING

QUOTE REF: 8244

FREEPHONE 0800 000 888

GREEN CARD ORDERING BY LINE: WEEKDAYS 9AM TO 5PM, WEEKENDS 9AM TO 1PM

Small print text at the bottom of the advertisement, including terms and conditions.

Doctor loss
to King /
Lin
up
£9
0800 591 50
7.7%

THE TIMES SATURDAY FEBRUARY 15 1997

Albanians blame former surgeon for savings crisis and accuse him of reviving one-party state

Doctor loses healing touch

TIRANA FILE
by RICHARD OWEN



"WE ARE witnessing the consequences of last May," said an Albanian journalist as we took refuge from a street protest in a Tirana café this week. "Berisha's party used fraud to win the elections in May. Now he is reaping the whirlwind. These riots are not just about the pyramid funds, they are about the way he runs Albania. We are back to a one-party state."

After a month of upheaval this view is growing, even within Mr Berisha's right-wing Democratic Party, which has a virtual monopoly on power. The left-wing parties have joined other opposition groups in a "Forum for Democracy". Mr Berisha, 52, a dapper former heart surgeon who opposed and then succeeded the Communist regime which ruled Albania for decades, is looking tired and grim. "Time to go, doctor," said the opposition paper *Koha Jone* yesterday.

Yet there is no alternative leader of his stature. "We started from below zero," he

tells visitors at the presidential palace on the monumental Boulevard of the Martyrs. "I cannot produce a modern European economy and culture overnight." He points out that there is a free press, that he stepped in to close down pyramid saving funds as soon as it became clear they were heading for collapse, and he insists his Democratic Party won the election fairly.

The Opposition has able leaders, including Redhap Mejdani, the Socialist (ex-Communist) Secretary-General, and Kurt Kola, a political prisoner under the Communists and now head of the Forum for Democracy. But the Socialists are still tarred with the brush of the

detested former regime and the protests lack direction. Nevertheless, Albanians are genuinely angered and dismayed by Mr Berisha's crushing of all demonstrations, and the beating of opposition intellectuals — including Mr Kola — by right-wing thugs. Mr Berisha's attempts to blame all protests on "the Reds" have worn thin.

Above all, Albanians condemn Mr Berisha's closeness to the businessmen who operated the discredited funds, many of which were used by the Albanian and Italian Mafia for money-laundering.

The new entrepreneurs are certainly colourful. Fitim Gerdhalili, manager of the failed Gjallica fund in the port

of Vlore, which has been hit by some of the worst protests, is given to flamboyant bow ties — or was, before he was arrested. He says the hotels, supermarkets and petrol stations built by the funds were meant to point the way for Albania out of its squalor and poverty.

In Lushnje, people still have touching faith in Rrapush Xhaferri, a former Communist-era soldier who became one of Albania's leading and most popular capitalists. Mr Xhaferri — now also in jail — owns a business empire and runs the Miss Albania contest and the Lushnje football team. His status as local hero was confirmed when he imported the Argentine football star Mario Kempes as coach.

Another tycoon, Vehbi Alimucaj, owns the Vefa empire, embracing supermarkets and hotels, food processing, aviation and shipping, bitumen mines and chicken farms. Mr Berisha insists entrepreneurs such as Mr Alimucaj — who runs a Learjet and lives in a restored Italian colonial-era villa in Tirana — are "important contributors to the economy".

Pellumb Sehaj, a former apparition who runs the Italian-backed Silva empire, says he has earned the six Mercedes-Benzes in his garage, and that Albanians should "erect gold statues of Berisha and myself, to thank us".



President Berisha, once praised for his role in ending the Communist dictatorship

Fun with toys of a tyrant

SOME of the more grotesque monuments of the Communist era have long gone: the huge statue of the paranoid dictator, Enver Hoxha, on Skanderbeg Square, has made way for a children's fountain, which now makes an incongruous background to anti-Berisha protests.

Some are harder to get rid of: the peculiar concrete gun emplacements, or bunkers, which Hoxha built to ward off invasion still dot the countryside. But perhaps the strangest Hoxha-era relic is the museum to his glory opposite the presidential palace. A UFO-like, pyramid-shaped structure of glass and marble, it was designed for Hoxha's 80th birthday in 1988 by his daughter, Pranvera, an architect.

In its heyday it was lit by rays from a red star on top, casting an eerie glow over a carved figure of Hoxha seated inside. The monument is no longer illuminated, and the Hoxha memorabilia have gone. The authorities have made it into a rather drab business and cultural centre. But its main function is to provide amusement for Tirana's children, who slide, skateboard, and even bicycle down its smooth slopes, oblivious to the tyranny which created it.

Heir to King Zog waits in wings

ONE man is watching events unfold with particular interest: Leka Zogu, son of the late King Zog and exiled heir to the Albanian throne, who lives in Johannesburg and likes to be addressed as "Your Majesty". He thinks his moment may have come.

In a message to Albanians, he urged his "brothers and sisters" to "make your demands through peaceful demonstrations". A tall,

imposing man with short, swept-back grey hair, Leka Zogu, 57, left Albania as a baby in 1939, when the Italians invaded. He tried to return four years ago but was not allowed in.

If he did return now he says he would not take his mother, wife or 14-year-old son because it is "too dangerous". He said his son, also called Leka, was "the heir apparent if anything happens to me".

Tintin's chums find a new villain

FROM CHARLES BREMNER IN BRUSSELS



Tintin: "Legacy belongs to all Belgium"

TINTIN, the intrepid boy reporter, has landed in a new scrape 13 years after the death of his Belgian creator and, as often in his adventures, the villain is an Englishman.

Nick Rodwell, a Briton who married Fanny Renai, the widow of Hergé three years ago and now runs the global Tintin business, has been denounced by a battery of heavy-weight critics and writers for the "moral hijacking" of their hero.

"Tintin in Danger," said yesterday's *La Libre Belgique* in a front-page editorial, accusing Mr Rodwell's Hergé Foundation of striking a blow at "a heritage which belongs to

all Belgium... and to humanity. Mr Rodwell, 42, is charged by the Tintinologists, a serious crowd given the comic strip's Continental revered status as high art, with applying Vatican-style control on books written about their hero and his chums, Captain Haddock, Snowy the dog and the Thompson detectives.

Mr Rodwell is also alleged to be desecrating the temple through the merchandising of Tintin memorabilia.

"Tintin is treated today like a brand name, a simple product turned into luxury products that are getting more and more expensive," complained Benoit Peeters, a renowned

Hergé critic. Albert Aigoud, author of the successful *Illustrated Haddock*, complained that Mr Rodwell had blocked his latest book, a study of the Thompson twins, by refusing permission to reproduce any illustrations.

"I don't see how our books could be less legitimate than the trade in printed books, bank cards for Japan...," he grumbled at a Brussels press conference. Mr Peeters announced that frustration had forced him to end *The Moulinsart Library*, a collection of Tintin-related studies which he has edited. The news made the front page of yesterday's *La Monde*.

Mr Rodwell is also accused of excessive zeal in the pursuit of royalties for reproduction of Tintin's image in publicity for bookshops and exhibitions of the comic-strip art.

Mr Rodwell, 42, a former advertising man, was unavailable for comment yesterday but the foundation and Moulinsart, the company that runs the merchandising, are insisting that they are simply trying to preserve the Tintin heritage.

Hergé, whose real name was Georges Renai, left strict orders in his will that no sequel should be written to the 23 Tintin books he turned out from the 1930s to the 1960s.

Progress over landmine ban

Vienna: Governments and pressure groups yesterday hailed as a success a forum to start the ball rolling for a total worldwide landmines ban. Thomas Hajnocz, head of disarmament at the Austrian Foreign Ministry and chairman of the forum, said its draft could be the basis for negotiations.

The three-day conference was attended by more than 100 government experts and was part of the so-called "Ottawa process", started in October at a 50-nation forum hosted by Canada. A follow-up conference is planned in Brussels in June, with a further meeting in Ottawa in December. (Reuters)

Human rights 'central to Labour policy'

By MICHAEL BINYON, DIPLOMATIC EDITOR

LABOUR would make human rights central to its foreign policy, with a tougher stance towards Nigeria and Burma and insistence that human rights remain on the agenda in discussions with China. Robin Cook says in an interview.

The Shadow Foreign Secretary, outlining Labour's priorities in a forthcoming issue of the magazine *Diplomat*, accuses the Government of ineffectiveness and lack of direction. Labour would push for oil sanctions against Nigeria and would join European Union members in supporting

sanctions against Burma. On China, Mr Cook says he has himself raised the case of three dissidents during talks there last May. "I believe that it is very important in dialogue with China that we should keep the issue of human rights on the agenda."

But he makes it clear that Labour would try to develop a "working relationship" with China to give Britain a basis to demand that China adhere to commitments on Hong Kong. "The number one priority of British foreign policy must be to safeguard the future of Hong Kong."

Cash back

up to

£9,000

First time buyer? Moving home? Switching from another lender?

Then get ready to enjoy a huge cashback.

Because, with this mortgage, we'll return 6% of your initial loan to you.

All you have to do is take out our Supercover Special buildings and contents insurance.

Then simply decide how to spend your cashback when the cheque arrives fourteen days or so after completion.

Sounds hard to beat? It is.

And so are the range of fixed rate and discounted mortgages we also have available.

For full details telephone our Mortgage Hotline free any time between 9am and 5pm Monday to Friday, or from 10am to 3pm weekends.

0800 591 500

NR
NORTHERN ROCK

Northern Rock Building Society. Principal Office: Northern Rock House, Gosforth, Newcastle upon Tyne NE3 4PL. Branches throughout the UK. Please consult Yellow Pages.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

7.7% APR

Just £39 gives you the reassurance of RAC Rescue. Whenever you travel. Even if you're a passenger in someone else's car. We fix 82% of cars on the spot. If we can't get you going, we'll tow you to a nearby garage, free of charge. Callouts and our labour are free too — you only pay for parts.

You can tailor your cover to meet your needs — with Joint and Family cover, plus our 'At Home' and 'Recovery' services. A year's worry-free driving from just £39. Anywhere, any car. Call us today to find out more.

0800 029 029

join us

RAC

Interact on the Internet. <http://www.rac.co.uk>

Please quote code SS2458 when you phone



Yes — I want to join the RAC. Please tell me how I can join from just £39.

Mr/Mrs/Miss/Ms

Address

Postcode

Telephone

Send to: RAC Rescue, FREEPOST, Bristol BS38 7AU. (No stamp needed.) *Rescue costs £39 if you pay by Continuous Credit Card Authority or Direct Debit. Cash enrolment price is £44 and discount applies to your first year membership only. All prices include an enrolment fee. Phone lines open Monday-Friday 9am-5pm, Saturday 9am-5pm, Sunday 10am-4pm. ST0008/SS2457/3

هكذا من رايهم

Why the Mail should make us all uneasy

Michael Beloff says the finality of verdicts is threatened by the press

An allegation of murder is as serious a libel as can be envisaged. A banner headline in a national newspaper is as extensive an act of publication as can be imagined. Such a coincidence only usually occurs after a jury in a criminal trial have pronounced a verdict of guilty.

Yet the *Daily Mail* has levelled the charge of murder against five named youths, who, the paper asserts, were guilty of deliberately stabbing to death the black teenager Stephen Lawrence in a racist attack in April 1993. This is despite the fact that the Crown Prosecution Service (CPS) had earlier announced that there was "insufficient evidence" to proceed against any of them, and three of the five had been formally acquitted at a private prosecution (one of only four this century) subsequently brought; two had been discharged at the committal hearing by magistrates.

A defamatory statement can be defended by a plea of justification (or truth). According to common law in England (although not in New Zealand), a criminal conviction was inadmissible in civil proceedings as evidence of the fact that the person convicted committed the offence in question, the so-called rule in *Hollington v. Hewthorn*. The celebrated robber Alfie Hinds exploited this loophole in a famous case in 1963 but it was filled by Parliament in the Civil Evidence Act 1968. Section 13 creates a conclusive presumption in libel proceedings that a person convicted, once his offence has been proved, shall conclusively be taken to have committed the offence in question.

Such a defence, however, would not be available to the *Daily Mail* in these cases, where its very complaint is that there was no conviction. Nor could justification be based on the verdict returned earlier this week at the resumed coroner's inquest into the death of Stephen Lawrence at Southwark Coroner's Court of "unlawful killing". Not only does unlawful killing cover all cases of homicide — and not just murder — but the verdict of the coroner's jury cannot be relied upon in a civil court to establish that it was correctly returned.

Why then has the *Daily Mail* taken the risk? It has in effect invited the five named youths to test the matter in a court of law. Its headline challenges "if we are wrong, let them sue us". Since legal aid is not available for libel suits, there may be little chance of the gauntlet being taken up — although the youths are consulting their solicitors. But if it was, it would, of course, be open to the *Daily Mail* to adduce evidence to prove that what it said was true. Parliament did not accept in 1968 the recommendation of the Law Reform Committee that in defamation proceedings, evidence of an acquittal should be conclusive evidence of innocence.

The CPS under its code had to be satisfied that there was enough evidence to provide "a realistic prospect of conviction" against each defendant on each charge; and hence to consider both the admissibility and the reliability of the available evidence. It had to remember that in criminal proceedings the standard of proof required is "beyond reasonable doubt".

The *Daily Mail* is not restricted to the evidence considered by the CPS; and would bear in mind that it would need to justify on the civil standard of "balance of probabilities" only, although the courts have

constantly reiterated that the more serious the matter that has to be proved even in civil litigation, the more convincing must the evidence be to support it. In reality there may be very little difference between what would be required to prove murder in the civil as distinct from the criminal courts.

There is a more significant dimension to the whole affair. The deliberate provocation of libel proceedings by persons who otherwise have fear that wrongdoing may not be exposed at all in a court of law is not novel. There are two celebrated examples in modern times. The first was the challenge laid down by the Marquess of Queensberry to Oscar Wilde when he publicly accused the writer of "posing as a sodomite". The fateful acceptance of that challenge sent Wilde on the road to Reading Jail.

In 1925, one Peter Wright wrote disparagingly of the then dead Liberal statesman W.E. Gladstone, alleging that his public moral posture was at odds with his private interest in prostitutes. Gladstone's son wrote a series of letters to the secretary of the Bath Club, in which he accused Wright of being a "liar and a coward". His motive was transparent. Since no libel proceedings can be brought on behalf of a dead person, the defamer had to be made a plaintiff, not a defendant. The ruse succeeded. Wright sued for the libel in the letters; but the jury held that the defence of Lord Gladstone was made out: Wright was a liar and a coward. The late Prime Minister's reputation was posthumously tarnished.

There are other instances of the civil law, apart from libel, being used in substitution of, or correction for, the criminal law. O.J. Simpson had awarded against him compensatory and punitive damages at a suit of the families of the victims, whom the jury in the criminal trial had earlier determined that he had not murdered. Indeed, Stephen Lawrence's family, encouraged by the inquest verdict, are said to be starting a civil action for compensation against the five youths.

It is natural to feel a sense of unease that guilty persons may walk free, or indeed never have to stand in the dock. But such reaction should be accompanied by a sense of unease when matters that should properly be before the criminal courts form the actual or potential subject matter of civil proceedings, or where the verdicts of the criminal courts are, for whatever reason, not held to be final.

Prejudgment has always been frowned upon; but the *Daily Mail* article is an example of a new phenomenon: prejudgment.

Prejudgment has always been frowned upon in English law, as the strict rules on contempt of court illustrate. If the *Daily Mail* had published the present article at a time when any hearing of the Lawrence family's civil claim had been arranged, the newspaper would have been vulnerable to proceedings under the Contempt of Court Act 1981 on the basis that the publication created a substantial risk of serious prejudice to the course of justice in that forthcoming civil trial.

The growing phenomenon of which the *Daily Mail* article is an example may be classified as prejudgment: the same paper pursued the same policy in hitting strongly that Colin Stagg was the murderer of Rachel Nickell. Is it any more desirable? Finally is not the only value in any mature legal system, but it is a significant one.

Michael J. Beloff, QC, is President of Trinity College, Oxford

Pop culture is not Christianity, says Roger Scruton, whatever the Church of England may say

Golden idols won't fill Anglican pews

God is our creation, and can be manufactured in whatever form we choose. The solemn and inherited language of the sacred text is there to remind us of eternity, and of the absent generations who stand invisibly among us as we worship.

Moreover, the Anglican Church owes its identity to our national history and culture. Its revelation of God's purpose is adapted to the spiritual needs of English-speaking people. If the Anglican Church is severed from its history, it loses its peculiar moral standing. That is why so many people objected to the New English Bible and the Alternative Service Book: not because they were doctrinally unsound, but because they detached the Church from the culture which had grown around it, and which made it part of the English way of life.

There is no doubt that the Book of Common Prayer is not only more solemn, but also more severe than its replacements. It repeatedly reminds us of God's authority and

judgment, of our own unworthiness, and of the fragility of human nature. It is inherently painful for a young person to sit through the old service of Holy Communion, even if the outcome is a kind of catharsis, as the experience of God's mercy is renewed. Without external pressures the young will avoid a church where the Book of Common Prayer is the daily diet, and where the language, music and ritual are remote from anything they encounter in the world outside.

In such circumstances, what are the clergy to do? Many young people grow up in a spiritual void, without faith or hope. Their hold on moral truth is tenuous. Their culture, if that is the word for it, is a culture of soundbites and quick fixes in which violent and sexual images play a leading part. But human beings are disposed by nature to pay homage to the holy and the numinous, and to seek for ceremonial gatherings in which

they can be together in the presence of God. Young people therefore live in a state of deep frustration, the origin of which is unknown to them, since nobody has provided them with the concepts, the language or the rituals which would convey the missing idea. The temptation is to construct a new form of worship from the debris of popular culture, to give the young religion by making a religion of what they already have.

In the National Gallery hangs the painting which captures this predicament: Poussin's sublime depiction of the Adoration of the Golden Calf. The Israelites are dancing around the idol in poses of abandon. The priest has persuaded them that the instincts enshrined in their popular culture are sufficient to redeem them, that this lustful dancing in a happy crowd is the essence of religion, which makes no higher demand. And their faces shine with relief: the relief of those who have escaped from judgment.

The austere God of Moses has been brushed aside, and a playground affection has grown in place of His harsh commandments. In the distance, diminished to an ineffectual doll, is the figure of Moses, descending from the Sinai. He dashes down the Tables of the Law, appalled that the God who prescribed them — the eternal judge of human conduct — has become incomprehensible to His people.

Idolatry places what is merely human upon an altar. It therefore automatically diminishes the object of worship and reinforces the deep-down sentiment that there is nothing higher than the human, and nothing that stands in judgment over us. Idolatry therefore leads to delinquency — and that, in a nutshell, is the condition in which we find ourselves. If the Churches are to restore faith and hope to the young, they must find the means not only of attracting young people to church, but of making them uncomfortable when they get there.

Lord Runcie is surely right to warn us against mistaking togetherness for worship. But if the rituals are no longer able to tell the young, with what voice can the clergy speak to them? In such circumstances, it seems to me, the Church has one overriding duty, which is to cease pandering to a popular culture rotten with idolatry, and to stand once again in judgment over it.

Is this Voltaire's last halloo?

I do not like hunting, but I will defend the right of countrymen to pursue their traditional sport



However cruel their hunting instinct may seem, foxhounds are part of traditional British rural life

union of foxes and wolves might say the same of chickens and lambs. Such hypotheses are untestable.

The Argument from Pest Control is even odder. Foxes in the country are like dogs in town, pests that people do not really want suppressed. The fox could soon be rendered extinct with the aid of

Bill banning hunting. Unless some compromise can be struck in advance, this is likely to pass. With saboteurs ready to turn every hunt into a scene of the battle of Newbury bypass, many of this month's hunts may conceivably have been the last.

Once again we must ring the bell and summon Voltaire and his priest from retirement. To detest another man's opinions is one thing. To suppress them is quite another. This distinction is the essence of liberalism. We may

believe that a person or group are profoundly wrong in what they do, but courtesy, tolerance and "do-as-you-would-be-done-by" dictates that we honour their freedom. Legal restraint is valid only where some overriding benefit to society requires it. That benefit must be more than the ending of what a majority believes to be wrong. It must also compensate for the damage done to the principle of tolerance itself. The burden of proof must be on the authoritarian.

I know of no overriding benefit from banning fox-hunting. I am sure that the sport is cruel to the fox, and society has an interest in discouraging cruelty. We ban gratuitous cruelty to animals, allowing exceptions on them only where nutrition, hygiene or medical science justifies harming them. Small boys who pull wings off butterflies are told to stop. Those who see cats and dogs as pests are discouraged from shooting them. When the salmon is caught by jabbing a hook in its lip, we are advised to kill it before its lungs collapse.

Animals have no rights. Such

rights are philosophical gibberish. Cruelty to animals upsets us partly from some vague anthropomorphism — "I would not like to be treated that way" — partly because we fear the cruelty might somehow be extended from animals to human beings. Fox-hunting is not required for food or safety. Is there not something abhorrent in this ritual of pink coats, taily-hos, gone-aways, kills and bloodings? To many townspeople, hunting unleashes the dark side of human nature. It is upmarket bear-baiting, an animalian Ku-Klux-Klan that must root the humanity of its practitioners.

I might agree with all of this, yet still plead Voltaire from the rooftops. To claim that what the Cheshire, the Quorn or the Beaufort do to the lungs of foxes remotely affects my existence is absurd. To suggest that huntsmen are so sunk in bestiality as to need protecting from becoming serial killers is no less ridiculous. To pretend that the hunting I saw last weekend threatens British civilisation, and must therefore be declared criminal, is out of all proportion to the cruelty involved. There are worse cruelties afoot. Hunting is merely an easy target for those who see in it all that they dislike about the landed (or nowadays the moneyed) classes.

Hunting is what some country people do. Its moral content is unaffected by whether they are rich or poor, toddlers or yobs, beer-drinkers or used-car salesmen. Landowners consent to this activity or they would not tolerate it. If the Government owns countryside, then it should do so in accordance with the wishes of tenants or residents in the neighbourhood, not in towns. This is subsidiarity. Fox-hunting is a traditional sport of rural Britain. I am sure urban Britain does things to animals that might deeply offend country folk. (In my part of town we poison rats, horribly, neuter cockroaches, boil lobsters and shoot and rob the nests of Canada geese.) I expect country people to keep their noses out of my leisure pursuits. The least I can do is keep mine out of theirs.

Which means that for Labour to offer a "free vote in government time" to a fox-hunting ban defies that party's albeit patchy tradition of moral libertarianism. It is the new centralism with yet another twist. So does this mean that I would un-ban the equally traditional, but working-class, blood sport of cockfighting? If that is what people who live in the cockfighting parts of the country really want, yes.

Bottoms up

AS HERITAGE Minister, Virginia Bottomley has shown an impressive enthusiasm for her brief and, despite the prospect of a Labour government, she doesn't appear to be letting up. After bumping into some painters recently, she requested membership of the Chelsea Arts Club. They are considering

her request and word is that she will be made an honorary member, joining the likes of John Cleese and Damien Hirst.

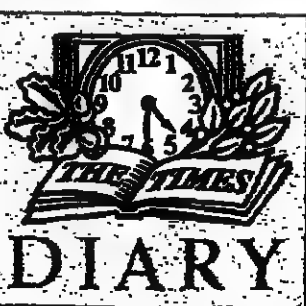
The Arts Club, an institution populated by florid-faced artisans who would be at home in a Breughel painting, has a long waiting list and Virginia's membership is likely to be contentious.

However, when presenting the £10,000 Hunting Art Prize to Martin Fuller, a fine draughtsman, earlier this month she found she was surrounded by club members. So she applied for membership there and then — acknowledging with self-effacing concern that she might not be directly concerned with the arts for much longer.

Yesterday the club, which insists on artistic pedigree for its members, refused to discuss the matter. Mrs Bottomley herself was also unavailable. When she shows up for her first night at the bar, however, she should bone up for some pretty sharp words from members on the hot topic of abolishing business rates on artists' studios.



Bottomley: clubbable



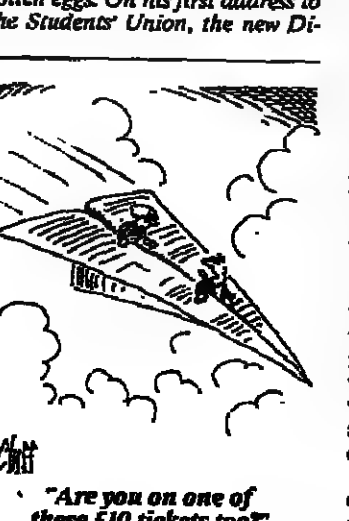
Some drink coffee and smoke, others take ginseng. Brian Mawhinney, the Tory party chairman, keeps his energy up with cheese and gherkin sandwiches. To devour gherkins is a bad breath nightmare. Perhaps this explains the healthy distance kept between Mawhinney and reporters at Central Office press conferences.

Dalai Dobbs

ADDING a spiritual dimension to the Tory election campaign will be Michael Dobbs, the lifelong party stalwart and political novelist. Perhaps in preparation for this role Dobbs, creator of television's arch-Machiavellian Prime Minister Francis Urquhart, is in India to visit

the Dalai Lama. He is accompanied by his wife of 16 years O-Sel Nyima, a converted Buddhist who is to be ordained a lama in March. Central Office was not expanding on the subject yesterday: "He's fulfilling a spiritual role in the campaign," a spokesman said.

The heady whiff of rebellion is back at the London School of Economics where government ministers are habitually greeted with rotten eggs. On his first address to the Students' Union, the new Di-



"Are you on one of these £10 tickets too?"

rector, Professor Anthony Giddens, had to dodge a hail of missiles from his audience. The bombardment of paper darts and bombs was set off by his confession that he "knew bugger-all about the Spice Girls".

Homecoming

A TOUCHING gesture in St Valentine's week comes from Beryl Bainbridge, the author who many believe should have won the Booker Prize. She is temporarily reunited with her husband, Austin Davies, from whom she separated nearly 40 years ago.

Davies, an artist who lives in Australia, is lodging for a few weeks at Beryl's home in Camden, north London, because he has an exhibition just south of Tower Bridge.

Bainbridge, who works at her typewriter in white gloves to keep the nicotine off her fingers, has many admirers. Not least among them is Lord Wyatt of Weeford, who met her at a party a few years ago and began a vigorous courtship.

However, she still enjoys the company of her former husband, not only welcoming him back home



Madame Calment: oldest swinger, still swigging at 122

but also organising the drinks party at his preview.

Gong show

ADVISERS to President Chirac are telling him that it is high time that France honoured Madame Jeanne Calment, the oldest woman in the world, who will be 122 next Friday. Born in 1875, she has seen out 16 French Presidents and now lives in a retirement home in Arles where she has dim recollections of a chap

called Vincent with a dicky ear who bought canvases from her father. Under Chirac, more people than ever before have been decorated with the Légion d'honneur and he rushed to award a posthumous Grand Croix, the highest class in the order, to Pamela Harriman, but still Madame Calment's bosom remains unadorned. He must act quickly, or else he will find himself having to make another posthumous award.

P-H-S



TWO WRONGS

The wrong way for a newspaper to counter injustice

The vigilante is both an understandable and an unattractive creature. The English law may sometimes produce outcomes that barely resemble justice. That, by itself, does not excuse individuals or groups from putting themselves above the law and infringing the rights of others.

The press has traditional responsibilities to counter injustice. But before embarking on a campaign such as the *Daily Mail* launched yesterday, newspapers have responsibilities to establish the facts first. Their campaigns should be founded on investigation, not on threat or bluster. The road to anarchy is paved by self-styled law enforcers; so too, the cause of justice is at risk from self-appointed special prosecutors.

The *Daily Mail* yesterday named and labelled five white youths as the racially-motivated murderers of Stephen Lawrence. In doing so it has thrown down a gauntlet and won praise from many who rightly hate racism wherever it occurs. The newspaper itself conceded that the action was "unprecedented" and "no light matter". It acknowledged that the affair had twice come before a court of law and failed on each occasion. Despite that, it felt that the transparent failure of British justice demanded the dramatic move of inviting those it accused to sue the paper for libel if they dared.

There have been many unsatisfactory aspects of this saga. One case collapsed when the Crown Prosecution Service decided that it had insufficient evidence. The subsequent private prosecution for murder also fell when critical evidence was ruled inadmissible. The closest that matters have come to a genuine contest was the inquest this week, when a jury swiftly determined that Mr Lawrence had been unlawfully killed. Four years after the attack, no one has had to face imprisonment and in all probability no one ever will. Every one must feel the deepest of sympathies with the Lawrence family: those who know them must feel it most deeply of all.

That does not, however, justify the *Daily Mail* in intervening in this way. It was hard-

ly the only course open to the paper. It could have laid out the circumstantial evidence that implicates the five. Readers could then have drawn their own conclusion. Instead it directly denounced them as murderers.

Their targets may, indeed, retaliate through the libel courts. But this is not as easy as it may seem. Legal aid is not available for such litigation. The newspaper had good reason to predict that its dare would not be answered: the men do not have the money to mount a challenge. The press plays a dangerous game when it abuses the right of free speech and sets out to destroy an individual's reputation without constructing a factual and convincing case.

None of this will help the Lawrence relatives. Indeed it could complicate matters further. It raises the prospect of two trials, both in effect for murder but neither under that name. The parents could initiate a civil action against the five by charging them with assault and battery. A judge sitting alone would decide whether the preponderance of evidence matched that claim and award financial damages accordingly.

Meanwhile, a parallel case might occur in which the five sued the *Daily Mail* for destroying their reputations. In this instance a jury would determine whether the "murderers" headline was justified. In doing so they would be advised that the term "murderer" requires both that the event occurred and that murderous intent existed. It is not impossible that, with such different rules of engagement, contradictory conclusions might emerge. This would hardly assist the cause of justice.

An appalling crime has already seen two trials and an inquest. The risk now is of tragedy turned into legal farce. The O.J. Simpson experience is not one we should wish to see repeated in our courts. The media bore much of the responsibility for that Californian circus. Even in this, one of the most moving and worthy of cases, all newspapers should act with restraint. Their place lies in the press gallery, not as advocates for the prosecution.

WITHOUT A CREW

A technological salute to the film-makers of tomorrow

There are two kinds of movie-making. The first involves a budget adjacent to the gross national product of a small country and stars who will not get out of bed for less than \$10 million. Then add armies of hairdressers, grips, best boys, gaffers and gaffers pay for laboratories of bobbins to devise ever more special "special effects"; and BUT FAR hire marketing teams to sell the film to mass audiences from Ankara to Zurich. That is the classic Hollywood way, and it brings massive rewards if the formula is right. *Independence Day*, last year's top box-office draw, is likely to become the first film in history to earn a billion dollars.

Then there is another, more romantic way. At the age of 23, Robert Rodriguez was desperate to make a movie, but had no formal training, contacts or money. He raised the latter by becoming a guinea-pig for medical experiments; he borrowed an Arriflex film camera from an acquaintance; and he set off for Mexico to make a film which he singlehandedly wrote, directed, dubbed and edited. His actors were friends, relatives and villagers. The total cost was \$7,000. But the resulting film, *El Mariachi*, brought supplicants from top Hollywood studios to Rodriguez's door and catapulted him to fame.

His subsequent book, *Rebel Without a Crew*, is now a bible for the thousands of young Britons who want to make movies. If you have ingenuity, determination and flair, Rodriguez tells them, you can solve the problems which, on a Hollywood film-set, would be "washed away with the money hose". As he wryly points out, for a young film-maker "there are never any budget problems because there's no budget".

This week *The Times* has launched a competition to celebrate young film-makers, their freshness, their energy and their ambition. Rodriguez's success was exceptional, but not unique. *Citizen Kane*, arguably the greatest movie of them all, was made by Orson Welles at the age of 25. And there have been huge advances in camera technology since Welles's day. High-quality video and film equipment is now available even to youngsters with limited finances.

No longer is it necessary to employ a crew for three months or more. The best independent films today are made on the hoof, with hand-held cameras, instant takes, instinctive angles, and the rough edges left in. The rawness is part of the appeal and a welcome antidote to Hollywood sheen. There is no shortage of outlets for talented young film-makers. And the revolution has only just begun. Soon independent film-makers may be liberated not only from the big studios but from mainstream distributors as well. If feature films can be transmitted through the Internet, film-makers can bypass the cinema chains and dispatch their epics instantly to their fans.

That momentous change lies in the future. For the moment our competition (on page 47) will equip one aspiring director with an Arriflex camera and, we hope, inspire many others to action. Britain's current crop of movie-makers confirmed their world-class stature this week with a bumper haul of Oscar nominations. The next generation are already crashing through the door — their ideas unruly, their techniques unrefined, their potential unlimited. We look forward to being shocked, dazzled and mesmerised.

MICRO, MICRO, ON THE WALL

Who is the richest of them all?

"The possessions of new families are commonly exaggerated in the public mind, while those of long established families are as commonly diminished"; or so James Fenimore Cooper noticed 150 years ago. He would not have been surprised by the news that, at the tender age of 42, the software tycoon Bill Gates is worth £18 billion. Some have even said that the glitterati of the mouse, pentium chip and CD-Rom have become the richest men who ever lived, not merely the richest men in the world today. Are they right?

Today's billionaires run complex companies and hold the bulk of their wealth in shares. The best-known — or the least reticent — are American. The closest Britain can come to Mr Gates's total is the estimated £4 billion worth of the retired Swedish brothers who founded the packaging firm Tetrapak and came to live here in the 1980s.

Modern Americans have the benefit of the world's largest economy. But US billionaires also operate under anti-trust laws which inhibit their companies' growth and restrict their ability to use company money to expand their private wealth. These worries did not slow down the 19th-century American buccaners who developed the communication superhighways of their time, cornering markets to supply fuel for cars and steel for railways. Although a tendency to grandiose exaggeration makes esti-

mations of Vanderbilt, Carnegie, Mellon and Rockefeller wealth an inexact science, even working from the sums which such men gave away to good causes, they may have been richer men than Mr Gates.

When J. P. Morgan bought Carnegie Steel from its founder Andrew Carnegie, Morgan handed over a cheque for \$480 million, worth £17.5 billion in today's money, with the words, "Congratulations Mr Carnegie, you are the richest man in the world." The big difference between Mr Carnegie and Mr Gates, whose assets are mostly not liquid but in Microsoft shares, came later. Over the next decade, the Scottish immigrant gave \$350 million away, endowing 3,000 libraries along the way. By the time of his death in 1937, John D. Rockefeller had given away \$300 million, worth £14.1 billion today. But Mr Rockefeller is supposed to have been worth \$855 million at the end of his life. That sum, £24.04 billion in today's money, would have put Bill Gates in the shade.

In earlier centuries there was probably not enough wealth for anyone to be compared with Mr Gates. How rich was Croesus? It is hard to say. There was certainly much less to buy with his money. The unregulated 19th century was the heyday of the billionaire. The 20th century has been good — but not perhaps quite such a congenial climate for men and women who want to be seriously rich.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

Call for EU code on arms exports

From the Bishop of Coventry and others

Sir, February 15 is the anniversary of the publication of the Scott report. At that time we wrote to *The Times*, calling on the Government to heed its lessons and "never again allow short-term commercial gain to override international peace and security" in decisions on weapons sales.

A year later we feel compelled to write again. Little has happened in the intervening period to give us any indication that irresponsible arms exports to unscrupulous regimes are a thing of the past. Indeed, the Government recently announced that the British defence industry captured a record quarter of the global arms market in 1996 (News in brief, February 1).

Many of these sales are to countries in regions of instability and to regimes with poor human rights records. For example, it is deeply regrettable that the award of the Nobel Peace Prize to Bishop Belo (report, October 12, 1996; leading article, October 14) was followed by the grant of further licences to export British weapons to Indonesia.

The tragedy of Dunblane forced British politicians to confront the link between the availability of guns and the number of firearms deaths in our society. Yet the acceptance of this link sits uneasily alongside a willingness to export vastly more destructive weapons to some of the poorest countries in the world.

The oft-cited argument against tougher arms export controls is, "If we don't sell, someone else will". In the aftermath of Scott the Government engaged in a process of consultation about the future of UK arms export controls. We are not yet convinced that sufficiently stringent criteria have been implemented.

Action at both national and international level is required. Germany, The Netherlands, Sweden and Ireland all support a restrictive European arms export policy and pressure is mounting for the introduction of a European code of conduct on the arms trade at the current EU inter-governmental conference. The code would help prevent weapons sales to regions of instability, countries which abuse human rights, military aggressors and dictatorial regimes.

The code will simply not happen, however, without the support of Britain. Once the shackles of general electioneering have been cast aside one of the greatest challenges for the new government, of whichever party, will be to take a lead on this initiative. This important chance should not be missed.

Yours faithfully,
SIMON COVENTRY,
†DAVID LIVERPOOL,
†RICHARD OKON,
c/o Safer World,
33-34 Alfred Place, W.C1.
February 13.

Forces manpower

From Rear-Admiral Hugh Tracy

Sir, Mr Noel Falconer's simplistic "demonstration" of the number of top people needed in the Armed Forces (letter, February 10) cannot be allowed to go unchallenged.

First, "combat units" are not by any means the only groups that require executive leadership. In these days of ever more complex weapons and machinery, what is often unkindly described as "the tail" is almost more important than the "sharp end" units which operate the equipment. With automation, the size of combat units has been much reduced, whilst the officer manpower required to deal with the complexities of planning, design, supply and administration has increased greatly.

It may be possible, when there is an emergency or some other need to expand our forces, to recruit untrained manpower, but its effectiveness will entirely depend on a supply of experienced officers, including senior ones.

Yours faithfully,
HUGH TRACY,
21a Lion Hill, Bath.

Concorde offer

From Mr Myer Lacombe

Sir, It was impossible to get through to British Airways last night (letter, February 13). So, on my way to the bathroom at 4am, I tried again — all the Concorde flights had gone.

This is ridiculous, I then thought. Here I am, naked and cold with a credit card in my hand, hoping to win an uncomfortable seat in an aluminium tube on its way to a bitterly cold New York in February.

So, if Richard Branson is reading this, I am willing — in fact eager — to travel Virgin first-class return in June, and am prepared to pay £11 for the extra space and comfort.

We don't mind if it takes a little longer as it's our 44th wedding anniversary and we shall enjoy a second bottle of champagne.

Yours faithfully,
MYER LACOMBE,
4 Campbell's Close
(Off Royal Mile), Edinburgh.
February 12.

Letters should carry a daytime telephone number. They may be faxed to 0171-782-5046.

Resolving West Lothian question

From Mr Alan Beith, MP for Berwick-upon-Tweed (Liberal Democrat)

Sir, Simon Jenkins (article, February 12) has rightly pointed out that the West Lothian question is no different from the South Armagh question.

When I was first elected to the House of Commons in 1973 the Stormont Parliament was still in operation and Ulster MPs sat at Westminster, where they could ask questions about health in England which, in their own constituencies, were matters for the Northern Ireland government.

I never heard a single word of complaint from the Conservative Party about their Ulster Unionist colleagues having the right to ask such questions. Indeed, they made one of them a minister in the Department of Employment, where he had to answer questions relating to jobs in England which he could not have asked about his own constituency.

Those who claim to be Unionists, as well as those of us who believe in a federal UK, have to recognise that constitutional arrangements are never models of neatness or symmetry.

Yours sincerely,
ALAN BEITH,
House of Commons,
February 12.

From Mr David Gladstone

Sir, There is one more lie about Scottish devolution to be added to the list so elegantly nailed by Simon Jenkins. It is frequently put about by Tory party spokesmen that when English voters wake up to the privileges being accorded to a Scottish parliament they "will not stand for it" and will angrily reject the whole scheme.

As a voter with an impeccable English pedigree (albeit like many others with distant Scottish antecedents) may I assure Messrs Major, Forsyth & Co that far from feeling angry about what the Labour Party is proposing I believe it to be the least that should be offered to the Scottish people in recognition of their dogged devotion to a Union that they entered into with understandable reluctance.

It is clear to most of us, if not to the unfortunate Mr Stephen Dorrell

Common visions of the two cultures

From Dr J. H. Mulvey, Executive Secretary of the Save British Science Society

Sir, Melvyn Bragg's brilliant "And the winner is..." British scientist (Arts, February 10) couples an appreciation of the outstanding achievements of British scientists and engineers with the recognition that their efforts are every bit as much a part of building the nation's cultural heritage as are those made by the arts community.

Contrary to popular misconceptions, the originality, flair, insight and sheer hard graft, mixed with inspiration, required for success in science are not different in kind from those needed by authors, composers, artists and others. They are just applied within a different discipline.

The message from Melvyn Bragg is that "Science" and "Arts" are part of the same continuum. The two are inseparable in the mind's view of the world. Melvyn offers a welcome bridge.

Yours sincerely,
JOHN MULVEY,
Executive Secretary,
Save British Science Society,
SBS, Box 241, Oxford OX1 3QQ.
February 10.

Beeton beaten?

From Mr Quentin Crewe

Sir, Your account of Mrs Beeton's passionate love for her husband Samuel (report and photographs, February 11) makes their relationship sound rather touching. I cannot help feeling that her nine-year marriage must have been very different.

Beeton was undoubtedly a man of perverted tastes. One of the magazines he published used to be kept by the British Museum in what was known as the "Private Case", ie, not to be shown without good reason on the grounds of its pornographic content.

A glance at the letters pages of *The English Gentleman's Magazine* re-

vealed that the correspondence on the spurring of horses (with much description of blood) ran for many months. So did the subject of "night-lining". Longest of all was the question of "the chastisement of young girls". It was not hard to detect, from the oft-repeated phrases about the girls looking up at their tormentor with wide eyes, that all the letters were written by the same hand.

It is not surprising that the innocent Mrs Beeton devoted so much of her time in writing a book of guidance for young brides.

Yours faithfully,
QUENTIN CREWE,
9 Bliss Mill,
Chipping Norton, Oxfordshire.

From Mr John Anderson
Sir, The letting of pews in churches and chapels was once common.

I have a seating plan for a new Congregational chapel at Northwich, Cheshire, dated July 1882. The proposed quarterly rents for the pews ranged from 4s (20p) for the back stalls to 3s for the front stalls and 2s 6d for the awkward corners either side of the pulpit. The architects were Maxwell and Tuke, who also designed Blackpool Tower.

In an advertisement for letting pews in the Wesleyan Chapel at Congleton, dated April 1808, the most expensive seats were in the front row of the gallery, equivalent, I suppose, to the dress circle in a theatre.

Yours faithfully,
JOHN ANDERSON,
The Chapel Museum,
Chapel Bank, Mow Cop,
Stoke-on-Trent, Staffordshire.

From the President of the Institute of Physics
Sir, Science and engineering are usually in the headlines only on an occasion of tragedy or failure. By contrast, there has been remarkably little media celebration of the continuing success of our scientists, culminating in the recent award of the Nobel Prize for Chemistry to Sir Harry Kroto, of Sussex University (report, October 10, 1996). Such intellectual achievements determine our future wealth, and with it the resources to develop the other dimensions which fulfil our humanity.

In the face of one-sided reporting, we should not be surprised that the number of young people choosing to study the sciences is in decline. Physics departments in our universities are closing, engineering departments are unable to attract enough able young students. The scenario which Bragg so accurately describes will have consequences — for science, for our national wealth and for the arts.

Yours faithfully,
BRIAN MANLEY,
President,
The Institute of Physics,
76 Portland Place, W1.
February 11.

From the President of the Institute of Physics
Sir, Science and engineering are usually in the headlines only on an occasion of tragedy or failure. By contrast, there has been remarkably little media celebration of the continuing success of our scientists, culminating in the recent award of the Nobel Prize for Chemistry to Sir Harry Kroto, of Sussex University (report, October 10, 1996). Such intellectual achievements determine our future wealth, and with it the resources to develop the other dimensions which fulfil our humanity.

In the face of one-sided reporting, we should not be surprised that the number of young people choosing to study the sciences is in decline. Physics departments in our universities are closing, engineering departments are unable to attract enough able young students. The scenario which Bragg so accurately describes will have consequences — for science, for our national wealth and for the arts.

Yours faithfully,
BRIAN MANLEY,
President,
The Institute of Physics,
76 Portland Place, W1.
February 11.

From Mr Matthew Evans
Sir, At 3.25pm on February 3 the cinema Bookfair burnt down (News, February 4). Behind this statement lies the fact that in just 40 minutes fire, aided by a strong wind, burnt down more than 40 publishers' stands. Killing one person and injuring 44.

The 22-strong delegation of publishers, led by me, were warned that their livelihoods were threatened by what had happened. However, of the 600 or so stands troyed about 400 were manned by small publishers, publishing in galley, whose stands were not insured. In many cases money had been rowed to exhibit at the fair.

Book-purchasing in Calcutta is quite different from elsewhere. There are very few bookshops in the city; the fair is the focal point of the year for these small publishers, where the about 50 per cent of their annual sales. Many if not most of them have been ruined by the fire and their unavailing ways must be devised to return them to their feet.

In consultation with the British Council in Calcutta those British publishers who attended the fair started a fund to help the smaller publishers. We hope that enough money will be raised to alleviate some small way the horrific but on firms which lost everything.

Yours sincerely,
MATTHEW EVANS,
c/o Publishers Association,
19 Bedford Square, W.C1.

From Mr Geoffrey Bernstein
Sir, I was surprised to read the edition of Messrs Stanley Brodie, Dr Hunt and Jonathan Harvie (all in today's letters page, on the subject of Lord Lester of Herne Hill's action. Whilst admirably concise clearly expressed, this opinion surely work for junior counsel, requiring even one QC, let alone three. It must be very disheartening for young, struggling members of Bar to find that the stars of the profession are prepared to take on mundane work such as this.

I dread to think what the big going to look like, when you receive

Yours faithfully,
G. D. BERNSTEIN,
Geoffrey Bernstein & Co,
162 Regent Park Road, Finchley,
February 14.

From Mr Geoffrey Bernstein
Sir, I was surprised to read the edition of Messrs Stanley Brodie, Dr Hunt and Jonathan Harvie (all in today's letters page, on the subject of Lord Lester of Herne Hill's action. Whilst admirably concise clearly expressed, this opinion surely work for junior counsel, requiring even one QC, let alone three. It must be very disheartening for young, struggling members of Bar to find that the stars of the profession are prepared to take on mundane work such as this.

I dread to think what the big going to look like, when you receive

Yours faithfully,
G. D. BERNSTEIN,
Geoffrey Bernstein & Co,
162 Regent Park Road, Finchley,
February 14.

From Mr Geoffrey Bernstein
Sir, I was surprised to read the edition of Messrs Stanley Brodie, Dr Hunt and Jonathan Harvie (all in today's letters page, on the subject of Lord Lester of Herne Hill's action. Whilst admirably concise clearly expressed, this opinion surely work for junior counsel, requiring even one QC, let alone three. It must be very disheartening for young, struggling members of Bar to find that the stars of the profession are prepared to take on mundane work such as this.

I dread to think what the big going to look like, when you receive

Yours faithfully,
G. D. BERNSTEIN,
Geoffrey Bernstein & Co,
162 Regent Park Road, Finchley,
February 14.

Weekend Money letters, page 43

OBITUARIES

Major Geoffrey Biddle, MBE, GM, bomb disposal expert, died on February 3 aged 79. He was born on May 7, 1917.

After graduating from Oxford in 1940, she started off as a member of the Political Intelligence Department of the Foreign Office and this

It was Astor who appointed her political correspondent of *The Observer* 16 years after she had been taken on to the paper. It was in some ways an unenviable inheritance. The paper had never really replaced the one for Hugh Massingford, its star political columnist of the 1940s and 1950s — and, whatever Beloff's talents, she was not a writer in the same class as he was. It is also not entirely an advantage for a political correspondent to possess strong and committed personal opinions. Beloff certainly held those and had no intention of hiding them.

Beloff's tenure did not, however, survive the paper's change of ownership and editorship in 1976.

After her retirement from *The Observer* Nora Beloff married, in 1977, Clifford Makins, a former sports editor of the paper. He predeceased her in 1990. She had no children.



Biddle it was who, two years earlier, had defused the first car bomb in London, parked outside New Scotland Yard. Together with his old friend and colleague Major Don Henderson, he had helped to set up the Metropolitan Police Explosives Office at Cannon Row on leaving the Army in 1964. He was not a specialist in criminal investigation rather than terrorism, and Biddle was soon a familiar police witness, providing scientific evidence at the Old Bailey.

It was IRA activity in the 1970s, however, which raised his profile, drawing praise from High Court judges and the tabloid press and making him a leading movie casualty from one crisis to another. He and a colleague answered



the lethal mix inside — the kind of scenario that James Bond might have relished. As it was, the closest he came to serious injury was in 1975 when a parcel bomb sent by a jilted lover to his ex-mistress blew up in Biddle's face as he was dealing with it, badly scorching his wrists and eyebrows.

Despite his hair-raising career, however, Geoffrey Wil-

liam Biddle had started out as a gents' outfitter. Born at Bromley, Kent, the son of a foreman builder, he left school to train at his local branch of Burton's. He was not more than 20 when they made him manager, the youngest Burton's manager in the country.

But then the war broke out. Rejected for the front line because he wore glasses, Biddle was drafted into the Royal

Yet he never assumed the mantle of a hero. A slim, grey-haired, mild-mannered man, he rarely lost his temper or raised his voice. Nor did he raise the personal standards of a soldier. He would never have dreamt of going out, even after he retired, without a collar and tie, polished shoes and neatly pressed trousers.

He was only 22 when he married his wife, Lilian, "Geordie" who had moved south to work in a Bromley hotel. They met through their shared love of ballroom dancing and their idea of a treat when they were young was to foxtrot to Joe Loss and his band at the Hammersmith Palais.

John Baker was a descendant of a successful family of firework manufacturers in the East End of London. After graduating at the Royal Academy of Music he joined the BBC in 1960. He worked first

Baker provided incidental music and special effects for many plays, one of them a Third Programme production in 1969 of Ibsen's *When We Dead Awaken*, starring Ralph Richardson. One of the more unusual requests made to him came from a man from the

ill-health forced him to part company from the BBC in 1974 and he never really recovered from the shock of his departure. A shy, sensitive and courteous man, he was blessed with a heightened sense of the ridiculous, which helped him to cope with illness. In his latter years, he liked nothing better than to spend his days (and nights) listening to his favourite programmes on Radio Three. He was unmarried.

JOHN BAKER


PERSONAL COLUMN

ANNOUNCEMENTS

UNITED STATES
IMMIGRATION

IMMIGRATION

You Can Live and Work in the U.S.A!
Learn about the Green Card and Business Visa.
Get Your Questions Answered.
Informational Seminar
Monday 17 February 1997, 6:30-8:30pm
The Howard Hotel @ Temple Place
London

 **Speakers: Jeffrey A. Devore**
American Immigration Attorney
Call Debbie or Rachael for
Reservations (0171) 926-2050 or
Seating is Limited

Personal Consultations Available
Monday, Tuesday & Wednesday
Sponsored by: Merchants' White
Solicitors & Privy Council Agents
3 King's Bench Walk | Inner Temple | London

COURT & SOCIAL

FORTHCOMING MARRIAGES AND MARRIAGES

Please send Court Page announcements by post/ fax to:
Mrs J. Neenan, Court & Social Advertising, The Times
PO Box 495, Virginia Street, London E1 9JL.

Tel: 0171 762 7347. Fax 0171 762 7725.

Please include in all correspondence:
a signature of either one of the parties concerned or a parent's
daytime and home telephone number and address.

Advertisements for the Court Page must be received two
working days prior to publication and are accepted subject to
confirmation.

Advertising Rate is £15.26 per line inc VAT.

TICKETS FOR SALE

TICKETS

FIVE NATIONS CLUB
THE RYDER CUP
ROYAL ASCOT
FRENCH OPEN TENNIS
BRITISH CROWN GOLF
WIMBLEDON DEBENTURES
ENGLAND AUSTRALIA
CELINE DION
PHIL COLLINS
MANIC STREET PREACHERS
THE BEAUTIFUL SOUTH
ROYAL OPERA HOUSE
PHANTOM, MISS SAIGON
0171 323 4480
SPONSOR TICKETS
FOR ALL THESE

FOR SALE

A MIDDLETOWN Newspaper. Original. Superbly presented. FreePhone 0800 906609

GIFTS

A BIRTHDAY Newspaper 1947-1994 in presentation folder \$18.00 to ship. Newspaper year \$12.00. **CLAIM** Open 7 days.

FLOWERS BY POST year round. 12 Cansisters \$10.00, 18 Cansisters 12 Cansisters & 25 Presisters \$18.00, 25 Presisters \$10.50, 24 Cansisters & 25 Presisters \$18.00. **CLAIM** Open 7 days. **CLAIM** Open 7 days.

page Inc. La Verne Malson Nursery, 8464 Lorain, Cammerford, CA 94530. Tel: 415-658-7222. CCA. PO 41481 64013.

NOTICE is hereby given pursuant to 207 of the **CLAIMS** Act 1974 that the **CLAIM** against an **INVESTMENT** in the **ESTATE** of any of the persons named, addresses and descriptions are set out below in **SECURITY** required to send papers in writing of his claim or **INVESTMENT** to the person or persons named in the **CLAIM** against the **ESTATE** named person, concerned here in this especially after the **CLAIM** against the **ESTATE** concerned will be distributed by

TRUSTEE ACTS

NOTICE is hereby given pursuant to §27 of the TRUSTEE ACT, 1926 that any person having a CLAIM against or an INTEREST in

TRUSTEE ACTS

NOTICE is hereby given pursuant to § 26 of the **ESTATE ACT**, 1965, that any person having a **CLAIM** against or an **INTEREST** in the **ESTATE** of any of the deceased person's whose names, addresses and descriptions are set out below is hereby required to send particulars in writing of his claim or interest to the person or persons mentioned in relation to the deceased person concerned before the date specified below which date the estate of the deceased will be distributed by

MR WILSON IS LABOUR'S NEW LEADER

FROM OUR POLITICAL CORRESPONDENT
Mr. Harold Wilson, who is 46, last night became Leader of the Labour Party in succession to the late Hugh Gaitskell. In this week's second ballot he had a majority of 41 votes over Mr. George Brown, the acting leader, and only two of the 249 Labour M.P.s who were eligible abstained from voting.

After the meeting of the parliamentary party had dispersed there continued to be no positive assurance that Mr. Brown intended to keep his post as deputy leader of the party under Mr. Wilson. When the question was specifically put to Mr. Wilson at his press conference in Transport House last night he emphatically said that the parliamentary party meeting had been private and he could not talk about it.

Late last night, after a long discussion between Mr. Wilson and Mr. Brown at the Transport House, some Labour leaders confidently forecast that Mr. Brown will in the end agree to serve as deputy leader. But no official statement was forthcoming.

It later became known that the declaration of the result was followed by a few moments of drama. As Mr. Wilson rose to acknowledge the declaration Mr. Brown is said to have waved

ON THIS DAY
February 15, 1963

George Brown (1914-85) had been deputy leader to Hugh Gaitskell since 1960 and served as such under Harold Wilson until 1970 when he was created a life peer

him down and asked that he should be allowed to explain his position. In effect he said he wanted time to consider his position as deputy leader. He asked the meeting to sympathize with his motives and give him an opportunity to consult with the new leader on policy and other matters before he declared his intentions in the new situation.

According to Labour M.P.s Mr. Brown made a very dignified figure as he faced the meeting calmly and sturdily. He is said to have shown no signs of emotion, although the rank and file know that he is an engagingly emotional man...

There then seems to have been a warm tribute from Mr. Wilson to Mr. Brown's dynamic qualities as a party leader (he is chairman of the organization sub-committee, which makes him a force in the constituency

parties) and as a parliamentary speaker . . . Mr. Wilson added that the election had been completed without any rankling or bitterness, and with the leadership of the party united.

Some commentators would try to read into the result of the ballot that approval had been given to a particular mandate or section or group or policy. But it was clear that the votes cast were those of the whole party. He regarded himself as elected not by 144 votes but by the party as a whole. He accepted his duty to serve the whole party in Parliament and in the country.

He added that three things had been decided. First there was a mandate to maintain the unity of the party that Hugh Gaitskell had handed on three weeks ago. The second mandate was to continue those policies worked out under Mr. Gaitskell's leadership. The third ("there can be no doubt about this") was to lead Labour to victory in the coming election. With the help of the whole party in Parliament and the country that, said Mr. Wilson, was what he proposed to do...

هكذا من راصل

2
Malina
Leads up
savage
air war

**So
£28**

**Lond
close**

Rank

INSIDE
SECTION
2
TODAY

Monday
Tuesday
Wednesday
Thursday
Friday

WORKING WEEK

Beauty is skin
deep for
Devro's chief
PAGE 29

BUSINESS

Graham Searjeant
gives an election
health warning
PAGE 31

SPORT

England look to
forward planning
in Dublin summit
PAGES 46-52

THE HIDDEN
ASSETS
OF
DE BEERS
PAGE 29

BUSINESS EDITOR Lindsay Cook

SATURDAY FEBRUARY 15 1997

Halifax heats up mortgage price war

BY CAROLINE MERRILL

THE Halifax Building Society and other big mortgage lenders have begun a new round of the mortgage price war, in some cases cutting fixed-rate loans by more than 1 per cent.

The rate cuts are made possible by the refusal of Kenneth Clarke, the Chancellor, to bow to pressure from the Bank of England to increase the base rate.

The Halifax, the UK's biggest mortgage lender, is now offering five-year loans with rates starting at 7.65 per cent, down from 8.45 per cent. Someone taking a £60,000 loan today will pay £425.81 a month, down from £454.85. About 15 per cent of the 2.5 million Halifax borrowers are on fixed rates.

Gary Marsh, for the Halifax, said: "Fixed rates are set by the level of rates in the money markets. It is an indication that interest rates are not going to rise by as much as they thought they were."

Other Halifax fixed rates include a three-year fix at 6.9 per cent, and two years at 6.45 per cent.

The Alliance & Leicester, the Chelsea and Abbey National are also cutting rates on fixed-rate loans.

The A&L is now offering a five-year fix at 7.74 per cent, and the Chelsea is offering a 7.49 per cent loan. Abbey National is offering two years at 6.85 per cent. The Halifax has poached Sue Concanon, business development director of Sharelink, to run the share-dealing subsidiary that will handle sales from eight million prospective Halifax shareholders. Halifax is replacing Sharelink, which has run its dealing service.



Martin Sorrell has already enjoyed some £2.9 million in free shares under the first tranche of his incentive scheme

Sorrell heading for £28m bonus jackpot

BY FRASER NELSON

MARTIN SORRELL, chief executive of WPP, could be less than a year from hitting his £28 million bonus jackpot, if the advertising group returns profits ahead of forecasts on Wednesday.

Mr Sorrell, who has already enjoyed some £2.9 million in free shares under the first tranche of his lucrative incentive scheme, is due to receive the second tranche, worth £2.7 million, on March 14 if the shares remain above 250p. WPP's shares advanced 8 1/2 p yesterday, to 252 1/2 p, just below the third trigger point of 265p. A further stake will be released if they stay above this threshold for 60 trading days.

The City is expecting WPP to report profits of £150 million for 1996, up from £114 million.

and lift earnings per share 38 per cent, to 12.5p. If it outstrips these forecasts, and if the bull market continues its run, analysts say that the shares could soon pass 265p and hit 304p within 12 months, triggering the remaining share release.

A share surge is made all the more likely by recent growth in the sector. At a rating of 27 times, WPP's shares are some way behind Abbot Mead Vickers, the market leader, whose shares trade on a ratio of 40 times. On the same rating WPP's shares would be worth 365p.

Mr Sorrell's incentive scheme was drawn up two years ago when the company was recovering from near-collapse after the advertising recession of the early Nineties.

His reforms have since won him a strong City following, and few analysts begrudge him the free shares. Lorna Tibbitt of Paragon Gordon said: "When you look at what has happened to the company's market value since the scheme started, you can see that the guy has delivered."

WPP is still paying off the debts taken on when Mr Sorrell sealed a contract to buy Ogilvie, the US-based advertising giant, in 1988. While this turned WPP into the largest advertising company in the world, it left it with debts that almost crushed the company during the recession.

Some of WPP's followers have not forgiven Mr Sorrell for the collapse, which in 1990 prompted its shares to plunge

from 609p to 42p. One said: "We are looking at the same man who gave the same message in the 1980s, and he let us down badly. The company looks back on its feet now, but losing three quarters of your investment over a few days is not something you forget quickly."

WPP is expected to have reduced its debt pile from £215 million to £150 million, and to have increased its use of freelancers so that it can quickly downsize if the market suffers another downturn.

The free shares are being released from a holding taken out by WPP when the shares were at 115p. The company says that while Mr Sorrell will make millions, the costs to shareholders will be minimal.

Payout for staff as Lloyds leaps 52%

BY ROBERT MILLER
BANKING CORRESPONDENT

MORE than 80,000 staff of Lloyds TSB are in line for bonus and salary increases worth an average of £1,000 each after the banking group yesterday unveiled a 52 per cent jump in pre-tax profits, to £2.6 billion.

Charities will also benefit from the £13 million transferred from the record profit figures to the Lloyds TSB Foundation. That money will be distributed this year.

Starting the UK bank reporting season, Lloyds TSB, which is raising its final dividend, due on May 1, by 20 per cent to 9p, to take the annual payout to 13.2p, said that it had set aside £100 million for the staff profit-sharing scheme. Each qualifying member will receive 10 per cent of basic salary as a bonus, and there will be a 5 per cent pay rise.

Under the staff deal, the company is to integrate the various staff pension schemes in the expanded retail personal financial services group and make them non-contributory.

Bifu, the finance union, welcomed the 30 per cent increase in the staff bonus scheme, but said that up to 10,000 more jobs were still at risk as integration of Lloyds and TSB continued. Bifu called for a guarantee of no compulsory redundancies and for customers, local communities and the union to be consulted over proposals to close branches.

Sir Brian Pitman, chairman of Lloyds TSB, which saw earnings per share rise to 31.2p, against 19.2p in 1995, said: "Job security comes from winning. If you are a loser, then you lose a lot of jobs."

Shares in Lloyds TSB closed 1 1/2 p up, at 503 1/2 p, last night.

Stock Market, page 30
Tempus, page 30

WEEKEND MONEY

PERSONAL FINANCE
NEWSPAPER OF THE YEAR



33

Anne Ashworth
on the value
of mutuality

PENSIONERS

31

Maxwell
pensioner still
seeking justice



INVESTMENT

36

Should you take a
stake in the success
of Bill Gates?



HOME BUYING

37

Is the property
market
overheating?



MONEY GUIDE



Weekend
Money
Guide

3

Personal
Equity Plans

BUSINESS

FTSE 100 4941.8 (+118.5)
Nikkei 15722.86 (+339.4)
New York 7028.1 (-19.6)
S&P Composite 826.46 (-2.94)

Federal Funds 5 1/8% (5 1/8%)
Long Bond 7 1/8% (7 1/8%)
Euro Bond 6 3/8% (6 3/8%)

3-month Interbank 6 1/8% (6 1/8%)
3-month US Govt 6 1/8% (6 1/8%)
3-month Euro 6 1/8% (6 1/8%)

New York: 1.8210 (+1.8240)
London: 1.8210 (+1.8221)
Paris: 1.8210 (+1.8221)
Frankfurt: 1.8210 (+1.8221)
Tokyo: 1.8210 (+1.8221)

London: 1.8210 (+1.8221)
Paris: 1.8210 (+1.8221)
Frankfurt: 1.8210 (+1.8221)
Tokyo: 1.8210 (+1.8221)

Tokyo close Yen 124.58
Brent 15-day (May) \$28.20 (unc)
London close \$343.85 (\$341.85)
* denotes midday trading price

Williams fall

Shares in Williams Holdings fell more than 10 per cent after the City concluded it had overpaid with its £1.3 billion offer for Chubb. The fall resulted in Williams's demotion from FTSE 100 index, where it will be replaced by Centrica, the demerged supply arm of British Gas. Page 28

London shares close at record

BY JANET BUSH, ECONOMICS EDITOR

LONDON shares achieved a record closing high in celebration of this week's surge beyond 7,000 by the Dow Jones industrial average on Wall Street.

The FTSE 100 index closed 13.9 points higher at 4,941.8, but this was below the day's best levels. The Dow took a breather after its record-breaking run over the past three sessions, which on Thursday took it above the 7,000 level for the first time.

At the London close, the Dow stood around ten points lower as investors turned cautious after such steady gains this week.

Despite the rather subdued mood on Wall Street yesterday, the economic news from

America was encouraging. US Treasury bonds moved higher on publication of figures showing that industrial production was flat and that wholesale prices had fallen 0.3 per cent in January, the first monthly decline for more than two years.

The bond market took these two items of news as evidence that the US economy's rate of growth may be slowing and that inflationary pressures are likely to remain subdued. This should mean that the need for higher American interest rates is limited or at least that there is no great urgency for the US Federal Reserve to tighten monetary policy.

Market report, page 30

Pearson plans to interview Mayer

BY ERIC REGULY

PEARSON, the media and entertainment group, plans to interview Peter Mayer, the former chief executive of Penguin, and dozens of current and former employees as part of its investigation into the book publisher's improper accounting in America.

Insiders said that Mr Mayer was "devastated" by Pearson's claims that one of his former employees, a book-keeper who worked in Penguin's accounts office in New Jersey, had extended unauthorised discounts to book retailers since 1991 in exchange for prompt payment. The discounts are to be written off by Pearson as bad debts.

The company is to take a \$100 million charge to cover

the bad debt, the costs of the investigation and any rebates demanded by retailers that were not offered discounts. Pearson said it has not been able to establish a motive for the unauthorised discounts, but would not rule out fraud.

Mr Mayer was travelling and could not be reached for comment. Pearson emphasised that he had no knowledge of the improper accounting, which was "smothered" in a mountain of transactions and different accounts over the years.

Mr Mayer became Penguin's chief executive in 1978 and resigned last year. He now runs a small New York book publisher called Overlook Press, which he started in 1971.

New all-weather holiday village will create 900 jobs

Rank to challenge Center Parcs

BY SARAH CUNNINGHAM

THE battle for the hearts and wallets of Britain's less adventurous holidaymakers intensified yesterday as Rank Group confirmed plans to open an all-weather holiday village in Cumbria in May. It will be the first serious rival to Center Parcs, owned by Scottish & Newcastle.

Center Parcs is seeking to stave off the competition by refurbishing its Sherwood Forest holiday village, which is ten years old and was the first of its three in Britain to be built. Plans are also on the drawing

board to refurbish the Center Parc at Elveden in Suffolk.

Center Parcs has proved to be a hit in the UK, especially with young families, but tough trading conditions on the Continent last year led to a £5 million fall in operating profit at the halfway stage. Bookings this year are well ahead of last year, a spokeswoman said. She said anyone hoping to spend next Christmas or New Year at a Center Parc would be disappointed — they are fully booked.

Rank said its £100 million Oasis Forest Holiday Village in Cumbria would create

almost 900 jobs. The village is in 400 acres of mature woodland. Accommodation will be in Scandinavian-style wooden lodges. The investment will create 700 full-time and a 180 part-time positions.

Like Center Parcs, Oasis will feature a range of leisure facilities, including a country club, health spa and indoor village centre with restaurants, shops and "sub-tropical world of water".

James Whitwell, managing director of Oasis, said demand had exceeded expectations since a marketing campaign was launched in October.

Bank of Ireland Mortgages



Fix your mortgage before it's too late

6.79%
fixed until March 2000
7.0% APR

Interest rates can be as unpredictable as life, but at least with Bank of Ireland you can protect your mortgage rate against whatever shocks may come along.

With our fixed rate mortgage you can enjoy lasting long term value. Our rate of 6.79% (APR 7.0%) is fixed until March 2000, so you can budget ahead with confidence. Moreover, at Bank of Ireland we do not insist that you use our life, endowment or home insurance policies as a condition of the loan.

And as all the arrangements can be made by phone and post, we can offer you a genuinely convenient service as well as an excellent choice of mortgages. For more details, call one of our friendly consultants today or contact your financial adviser.

0800 10 90 10

Mon-Fri 9am-5pm, Sat 9am-2pm, Sun 10am-2pm.
Find us on www.bank-of-ireland.co.uk/mortgages

Bank of Ireland Mortgages

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. STY 502G

JAPAN MALAISE 34

Smiling through
in the land of
the Rising Sun

WEEKEND
MONEY

INVESTOR ACTION 38

Pru ahead in
bidding war
for ScotAm



Anger lingers as pension rules change

Adam Jones meets a former helicopter pilot
still feeling the effects of the Maxwell scandal

It happened five years ago, almost to the day. Anthony Pearman discovered that the pension fund to which he had been a studious contributor had shut down suddenly. Robert Maxwell had stolen its assets.

Like thousands of other workers and pensioners dependent on companies wholly owned or controlled by Maxwell, Mr Pearman faced ruin. Now, within a matter of weeks, tough new rules and onerous responsibilities for pension fund trustees are being introduced in an attempt to ensure that another Maxwell scandal will not happen. From April 6, the Pensions Act 1995 comes into force and carries draconian penalties for trustees who preside over a fund where something goes wrong. In the worst-case scenario, those who fail to spot a pensions fraud could face imprisonment.

Mr Pearman, expecting a comfortable retirement as he had a senior helicopter pilot with the rank of captain, and his wife, Gill, faced the prospect of having to survive on a mere £69 a week from the state. That threat eventually receded when investigators retrieved the bulk of the missing £440 million in March 1995.

Maxwell victims could expect their companies to pay full pension in retirement, after years of depending on a government "drip feed" fund for temporary support. But Mr Pearman is still getting an estimated 19 per cent less than the pension he would have received if the Maxwell fraud had never happened.

Mr Pearman joined British Airways Helicopters in 1974, flying helicopters on North Sea routes. He joined the pension scheme in September 1986. The company was sold by the Government to Robert Maxwell, who renamed it British International Helicopters (BIH). Unions, wary of his reputation, immediately feared for the safety of the £9 million pension fund when it was transferred to the Mirror Group scheme. They drew up

legal warranties to protect against proprietary interference. These proved to be useless. Its assets disappeared, presumably in attempts to prop up the ailing Maxwell empire. BIH workers could no longer contribute to the Mirror scheme, becoming "deferred pensioners", and were moved into a new BIH pension scheme.

For Mr Pearman the timing could hardly have been worse. Pilots generally retire at 55, and Mr Pearman was due to retire 14 weeks after the closure of the fund. This break of timing dramatically reduced the value of his pension. It was due to be calculated using the salary paid in the 1991-92 financial year. However, the sudden closure meant lower 1990-91 figures were used. Mr Pearman, 59, calculates that this will have cost him £100,000 by the time he reaches 75. So who is to blame?

The Mirror Pension Trustees were within the law to use the smaller salary figure. Iain Urquhart, scheme spokesman, said: "All of the BIH members have got benefits in accordance with the scheme."

It is true that tough decisions had to be made in 1992. But it is also true that the trustees had discretion to be more flexible in the way pensions were calculated. The scheme rules stated: "In certain circumstances, final earnings are calculated in a different way to the actual final salary." At the time, Chris Jones, personnel manager of BIH, wrote to Mirror trustees on this point. He called for "the more equitable" calculation of final earnings. He said: "Surely in the case of wholesale misappropriation such methods that will give our members the closest possible pension to the one they expected to receive under normal circumstances is not unreasonable."

Mr Pearman is unhappy with the way the matter has been handled. The company

initially allowed him to continue working past his retirement date when his pension was in doubt. But when the Government's "drip feed" fund stepped in to temporarily meet the cost, BIH terminated his employment, even though there was an agreement to extend his retirement age to 60. He also had to enlist the help of his MP to get reports on the new BIH fund in which he had a small amount. He says information was still not passed on.

BIH, which is now owned by a Canadian company, refused to comment on Mr Pearman's situation. Other sources of redress have been closed off. The Maxwell Pensioners Trust, the drip-feed fund, was wound up two weeks ago. Jane Newell, chairman, said the trust was very sympathetic to his position, but it had decided to pay only what was ordered by the scheme trustees.

Mr Pearman said: "For myself and my wife, who have retired, our time is up. There is no chance for us to recover. We should receive the pension we have paid for, no more and no less. It is wrong that any individual Maxwell pensioner should be left to carry such a loss. The damage done to my family is irreparable."

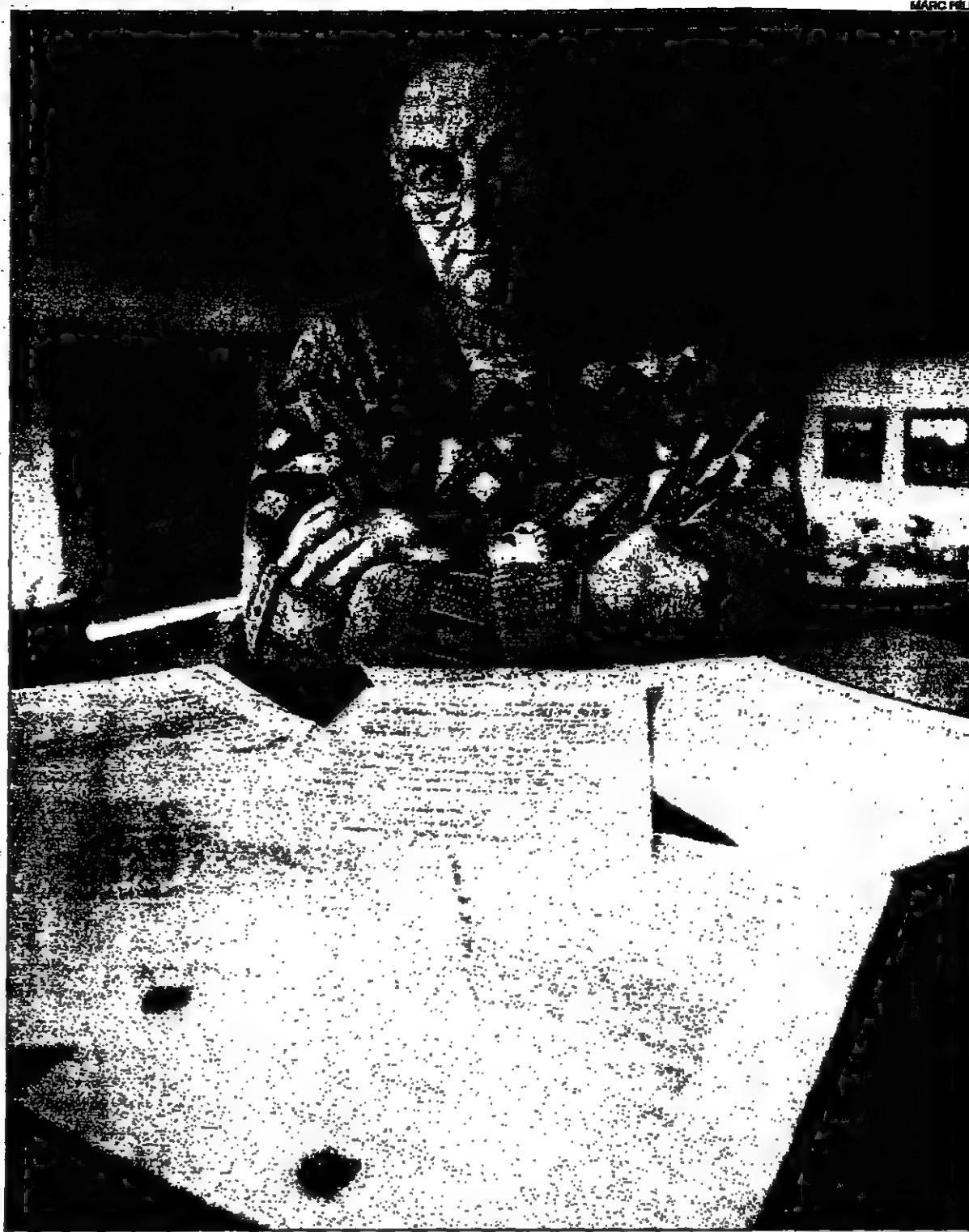
November 5, 1991. Robert Maxwell is found dead, presumed drowned, off the coast of Gran Canaria.

December 5, 1991. Trading in Mirror Group shares is suspended as it emerges that Robert Maxwell siphoned off an estimated £300 million from the Mirror Group Newspapers pensions scheme and five other Maxwell company pension funds. The revelations prompt an SFO inquiry.

February 20, 1992. The investigations tracking down the funds reveal they have traced £237 million of assets. But they place the total missing at £727 million.

March 9, 1992. Commons Social Security Committee recommends widespread changes to pension regulations.

June 6, 1992. Payments for the 14,110 people already drawing Maxwell pensions



Anthony Pearman, who has a reduced pension, says the Maxwell affair caused his family irreparable damage

Mortgage shake-up forecast

CASHBACK offers of up to £9,000 for first-time buyers and very low initial mortgage rates could disappear this summer, a building society expert predicts (Marianne Curphey writes).

Instead of big upfront payments, mutual societies will try to introduce a blanket lower rate for all borrowers. Meanwhile, converting societies such as the Halifax and Woolwich will have to balance the demands of customers with those of the shareholders.

Rob Thomas, building societies analyst with UBS, the merchant bank, believes the summer will be a turning point for mortgage providers.

"Halifax, Alliance & Leicester, Woolwich and Northern Rock will be mindful of being careful with shareholders' money, while there is evidence that mutual societies are uncomfortable with the idea of giving amazing offers to new customers at the expense of their loyal borrowers," he said.

Evidence that the trend is already happening came two days ago when the Britannia Building Society said it had chased first-time buyers aggressively last year but had no plans for special discounts for new buyers at present.

Britannia has incurred £45 million of costs in offering discounted first-time mortgages last year. At one point it had 30 per cent market share. The society, which has underlined its commitment to mutualism by setting up a loyalty bonus scheme, intends to pay £35 million to one million members, making it the first mutual to share out annual profits. The scheme is structured to exclude 300,000 "carpetbaggers" who joined the society in the hope of enjoying a windfall bonus if it decided to convert.

Members get an average taxable sum of £35, with a maximum set at £500. The cash will be paid later this month and is calculated on the amount of 22p units that members have accumulated by borrowing. Continued on page 32

WEEKEND MONEY
is edited by Anne Ashworth

Mind that election wobble

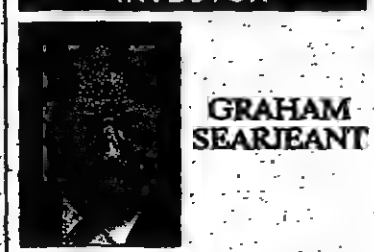
Each trading day, in a textbook world, the FT-SE 100 share index might gain about 15 points. In the real world, as finger-flicking investors know, daily oscillations are often big enough to obscure any trend. On Wednesday, a surprisingly rare event occurred. The net move on the day was exactly 0.00. Was this a pivotal moment, a pause for breath or merely the calm before the doldrums?

The blue-chip index has gained 6 per cent already this year. Yet sterling's strength has already persuaded fund managers to cut their forecasts of 1997 profit growth to 9.3 per cent. UK shares are not madly overvalued in relation to other securities. They trade at an average 16 times earnings and yield more than 3.5 per cent. In America, where the Dow Jones average ventured blinking into the 7,000s this week, industrial shares sell at 24 times earnings; yields are below 2 per cent.

There is no such bubble in Britain, but enough air in the market for investors to look anxiously for impending shocks. These could come from a change in sentiment on Wall Street, a clash among foreign interest rates, or any loss of confidence in the timetable or candidates for European monetary union.

The most tangible wobble factor is at home. Within three months, there will be an election. More than 90 per cent of big investors have expected Labour to form the next government since Merrill Lynch has asked the question in its monthly survey. Markets do not yet seem to heed what this assumption implies. Perhaps it all seems predic-

PERSONAL INVESTOR



GRAHAM
SEARJEANT

able. Perhaps Labour's adoption of financial orthodoxy and its patently middle-class aversion to the radical has charmed away all City worries, in which case a Labour win might boost assets by ending uncertainty.

A formerly left-of-centre party, out of power for 18 years, would surely have its sound-money and fiscal policies tested more rigorously by the markets than familiar faces. Pressures would be high on Gordon Brown to follow the Bank of England's advice on interest rates to the letter (until he managed to downgrade it), suggesting that autumn base rates could be half a point higher under Labour than under the Tories.

Mr Brown would also be under pressure to shrink the Budget gap more surely. That would need higher taxes even if he stuck to rosy Tory spending projections, because he would forgo some of the Tories' projected revenue. The markets might therefore regret Mr Brown's insistence that he will deliver

an early Budget, made virtually inevitable by the first 100 days complex.

Known losers would be utilities, hitting the vast majority of private investors. Labour's approach to cutting people's need for means-tested welfare benefits depends on a utility levy to fund an up-front float for schemes to get the young unemployed, long-term jobless and single mothers into work. Whoever that levy covered and however it were apportioned, the prospective total bill is growing. The scheme for the young alone will cost "at least" £3 billion. That means more. Yet utility shares seem unconcerned. In the months before the 1992 election, for instance, water stocks lagged well behind the average. This time, they are slightly ahead.

The corporate sector would be a likely target for regular general tax increases too. Corporation tax rates could go up. A perverse condition has been built to stop pension funds receiving dividends tax free. This would not directly affect the value of shares to private investors, but the impact on pension fund calculations could easily knock share prices by 5 to 10 per cent in the short term, depending as much on the emotions as on numbers.

Nor should individual shareholders expect to be immune. For instance, axing the annual capital gains tax allowance along with mortgage interest relief might be politically handy, inviting non-PEP investors to realise gains ahead of Mr Brown's Budget. The overall impact of Labour could be a nasty shock. It would certainly not be 0.00.

10 MILLION INVESTORS TRUST FIDELITY

SUCCESS BRINGS ITS OWN AWARDS.

REUTERS EUROPEAN LARGER COMPANY SURVEY 1997
(COMPILED BY TEMPEST CONSULTANTS)
Best fund management group & Best individual fund manager

REUTERS GLOBAL EMERGING MARKETS SURVEY 1996
(COMPILED BY TEMPEST CONSULTANTS)
Best fund management group for Global Emerging Markets, Latin American and Asian equities

MONEY OBSERVER UNIT TRUST AWARDS 1996
Winner of "Premier Group" award

AWARD WINNING PERFORMANCE FOR YOUR PEP

Number one, number one, number one...we guess it's what you'd expect from the world's number one fund manager, with over £300 billion funds under management. But that success didn't come easy. It's the result of hard work and dedication.

We investigate companies and markets so thoroughly that our researchers and analysts make 45,000 company visits and contacts a year.

We're delighted that our thorough, on-the-ground research helps to win us awards. But, of course, its ultimate purpose is to deliver consistently excellent performance.

0800 41 4171

Call free from 9am to 6pm, 7 days. Fax: 01753 836 980. <http://www.fid-invest.com/uk>

PEP HOTLINE GUARANTEED OPEN 9AM - 6PM 7 DAYS

All securities and assets are at 31/12/96. Fidelity Investments is a registered company and its name is used in connection with its services. The value of investments and the income from them may go down as well as up and investors may not get back the amount invested. The information is for reference only and does not constitute an offer of any securities or other financial products. Fidelity only provides information about its products and will not give investment advice based on individual circumstances. Fidelity and its services are provided by Fidelity Investments Limited, registered in England and the United Kingdom. Fidelity Investments Limited is a company registered in England and the United Kingdom. Fidelity Investments Limited is a company registered in England and the United Kingdom.

Fidelity Investments

هكذا من الامم



Just because you've been through a DIVORCE doesn't mean you can't get a MORTGAGE

If you've incurred debts or CCJs through divorce, then it can be almost impossible to get a mortgage. Kensington Mortgage Company can help. We provide mortgages to the kind of everyday borrower the high street lenders ignore. We offer fair interest rates, clear terms, and no hidden extras. If you've just split up, a loan from us can help you piece your life together again fast.



Kensington Mortgage Company
Treating people as individuals

Member of the Council of Mortgage Lenders
TYPICAL EXAMPLE: For a 25 year repayment mortgage of £100,000 at an interest rate of 6.5% (APR 6.55% variable). The total amount payable is £156,000 net. An application charge of £250 and a fee of £150 are payable on completion. Legal fees are also payable. If redemption takes place after three years and on the last day of the month, no redemption interest is payable, with a redemption fee of only £100. Redemption interest is payable in the first three years. Security over the property and a first charge is required. Mortgage payments must be by direct debit. Borrowers must be 18 or over. Mortgages are offered to status. Widened guidelines are available on request. Kensington Mortgage Company is the trading name of Kensington Capital Group plc (registered in England and Wales - Company no 2550271) and subsidiaries. FREEMONT LON 3075, LONDON W6 4BP.

FREEPHONE 0800 11 10 20 quoting ref TT11

Caroline Merrell finds overwhelming member support for conversion

ROBIN MAYES



John Stewart said the board had felt it was in the best interests of members if the Woolwich kept its independence and did not form an alliance

The Woolwich Building Society is on course to float by July 7, after this week's overwhelming vote in favour of the conversion. Seventy per cent of investing members who were entitled to vote did so, and of these, 95 per cent backed the proposals. The figure was the same for borrowing members. The society is expected to have a market capitalisation of £3 billion. The 2.57 million qualifying members will get payouts worth on average £1,200. Those who qualify for the basic distribution will get 450 shares, which will be priced between 175p and 200p. As well as the basic distribution of shares, many members will qualify for an additional distribution of shares. Anyone who had more than £1,000 on December 31, 1995, and on February 11, 1997, will benefit from extra shares. The additional variable distribution will com-

We're with the Woolwich float

prise four free shares for each additional £100 saved to a maximum of £50,000. The maximum number of shares a member can get is 2,000. The special general meeting held to discuss the flotation was attended by around 1,300 members. Some members wanted to know what the Woolwich planned to do after conversion, while others accused the board of wanting to line their own pockets. Michael Hardern, in charge of an

action group called Members for Conversion, said the share distribution was unfair. He said: "A flat distribution would have been better for the majority of members." John Stewart, chief executive, gave a detailed account at the meeting of why the society had chosen to convert rather than form an alliance with another mutual or non-mutual organisation. He said that the board had felt that it was in the best interests of members if the Woolwich kept its independence. Mr Stewart also talked about the draft Building Societies Bill. The Woolwich is concerned about clauses in the Bill over the five-year protection from takeover enjoyed by societies post-conversion. The Bill says that societies that embark on the acquisition trail after they have floated will forfeit their protection. The Bill also makes it possible for a shareholder with a 15 per cent stake to launch a full bid within the five-year period. Mr Stewart said the society was continuing to negotiate on the Bill, but added: "We are not likely to abandon conversion even if the Bill goes ahead." Mr Stewart had little comfort for disabled savers, many of whom have been locked out of the payout because they have trustees looking after their affairs and are, therefore, not the first named on the account.

INCOME PEP

Monthly Income

Regular as clockwork

Framlington Monthly Income PEP aims to pay a



Income payments by the sixth of every month, directly into your bank account

- high and rising income, free of tax, with the prospect of capital growth. Unlike many stockmarket investments, you don't have to wait six months for your return
- the income comes once a month, every month. Send for details of this top performing fund, or ask your Independent Financial Adviser.

0345 023138

Please send me details of the Framlington Monthly Income PEP. Return the coupon to:
Framlington Unit Management Limited, Freepost, P.O. Box 2, Twyford, Reading, Berkshire RG10 8BR.

NAME _____
ADDRESS _____
Postcode _____



Past performance is no guarantee to future performance. The value of units and income from them may fall as well as rise and investors may not get back their original investment. The tax regime under which PEPs exist could change in the future. Framlington Monthly Income PEP invests in the Framlington Monthly Income Fund to which the performance stated relates. In order to maximise the level of income payable, the annual management fee is charged to capital instead of income from 31/1/95. Whilst the distributable income will increase by a corresponding amount, capital growth will either be eroded or constrained. Issued by Framlington Unit Management Limited which is regulated by the Personal Investment Authority and IMRO. Member of AUTIF.

Home loan changes

Continued from page 31 and saving with the society. Calum MacLeod, the chairman, said the bonus was equivalent to the dividend shareholders could expect from demutualised building societies in the future. However, the payment denied Britannia's headline profit figures, so, although profits have risen in real terms, the bonuses and associated costs reduced operating profits to £72.8 million, down from £118.8 million in 1995. Mr Thomas said: "Mutual building societies have long felt uncomfortable with the idea of two different borrowing rates and special treatment for new members. They will be much happier scrapping the headline offers and giving back some of their surplus in the form of borrowing rates below those of the converting societies." "Meanwhile, the converting societies will not be able to be so generous because they will also be looking to please their shareholders." Woolwich members have

already voted in favour of conversion, while Halifax members are expected to do so at the Sheffield Arena a week on Monday. A large number of Halifax members have already returned voting forms in favour, and the closing date for postal votes is Monday. The society stressed that it needed all members to vote. Halifax will begin mailing its

worth more if the housing market continues to be buoyant. He said: "Essentially, buying shares in any of the converting societies is a play on the mortgage market, particularly if you hold Northern Rock shares because it is almost purely devoted to providing mortgages." "If, as UBS predicts, net lending in the UK increases 20 per cent to £22 billion, and house prices rise 10 per cent nationally and 15 per cent in London by the end of the year, it will be good news for these shares." Huge demand is expected from institutions for Halifax shares, since it is the biggest mortgage provider in the UK. Other building societies with share dealing services are looking forward to benefiting from the demand for services on the first day of trading. Mr Thomas said: "Estimates are that there will be turnover of £1 billion in Halifax shares on the first day. That is equivalent to a normal day of trading on the London Stock Exchange."

Societies will not be able to be so generous

eight million qualifying members next month with details of its share dealing service. An estimated 10 to 20 per cent of members are expected to opt to sell their shares, worth an average £1,300, on the first day of trading. According to the transfer document sent to qualifying members, shares will be priced at between 390p and 450p. Mr Thomas believes the shares could be

the ultimate tracking PEP?

- 25% invested internationally
- 75% invested in the UK
- Monthly savings from only £50 per month
- Lump sum investments from £1000

99% free of tax, giving the maximum return on your money in the UK and abroad. For more information, contact us on 01473 444444, Freepost NWG 4247, Norwich NR2 3BE.

Ref: 17106

Name _____
Address _____
Postcode _____
Daytime tel no: _____ Evening tel no: _____

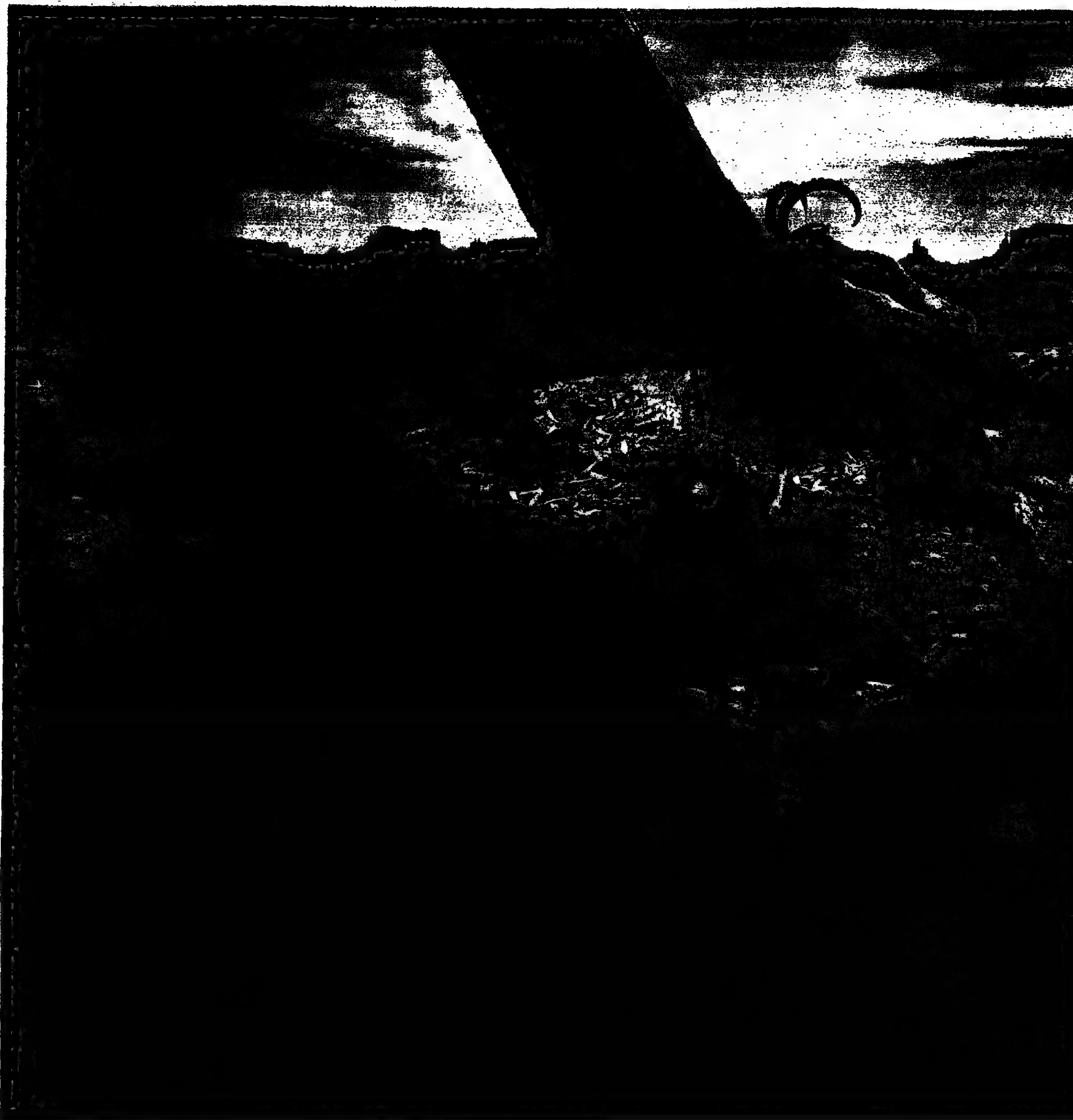
Data that you provide may be used by Norwich Union group companies, your financial adviser or other relevant organisations for marketing purposes such as market research and contacting you regarding your future insurance and investment needs.

NO ONE PROTECTS MORE.

For your protection all telephone calls will be recorded. The value of and income from PEPs may fall and you may not get back the amount invested. Funds invested abroad may suffer with exchange rate fluctuations. Information will only relate to Norwich Union products. † Except the buying to selling spread of 0.5%.

INSURANCE INVESTMENTS RETIREMENT PLANNING

Norwich Union Portfolio Services Limited is regulated by the Personal Investment Authority. Regulated by IMRO.



FORTIS ON THE LOOKOUT FOR CHALLENGES

In 1989 Fortis didn't even exist. Now it is one of the world's largest financial service groups, with operations throughout the whole field of banking, insurance and investments.

It is not simply the sum of many parts but a successful whole, combining strengths such as know-how and resources. At the same time each of the more than 100 Fortis companies - including such familiar names as AG 1824, ASLK-CGER, AMEV and VSB - has the freedom to operate in its own market in its own way.

This has created a climate where different national and business cultures are seen not as obstacles but as advantages. At the same time it allows individual Fortis companies to build upon already strong positions.

This has been the Fortis strategy up to now. And given its success, we believe it makes sense to continue this strategy. Today Fortis markets a wide range of products in western Europe,

the United States and Australia. But our ambitions do not end there. They extend much further.

That is why the Fortis companies are working to grow internally, enthusiastically drawing on each other's knowledge and experience.

It is also our policy to pursue possible acquisitions. Fortis is strong enough financially to make the most of every opportunity provided such acquisitions will soon be contributing to profits.

This focused growth policy is designed to ensure that Fortis maintains its impressive record of profitability and growth. It should make it possible to continue achieving targets such as a 12% minimum yield, even in the future. Over 30,000 employees around the world are ready for the challenge.

• OPERATING ACROSS WESTERN EUROPE,
THE USA AND AUSTRALIA.
• TOTAL ASSETS AT THE END OF 1995:
ECU 124 BILLION.
• A WELL-FOCUSED GROWTH STRATEGY,
BOTH WITHIN THE GROUP COMPANIES
AND THROUGH ACQUISITIONS.
• FINANCIAL OBJECTIVES:
RETURN ON SHAREHOLDERS' EQUITY OF
AT LEAST 12%:
ANNUAL GROWTH OF EARNINGS
PER SHARE: 7-12%.
• A GOOD TRACK RECORD IN MEETING
FINANCIAL AND STRATEGIC OBJECTIVES.
THE COMBINED STRENGTHS OF FORTIS

For more information please call: 31 (0) 30 257 6549 (NL),
32 (0) 2 220 9349 (B). Internet: <http://www.fortis.com>

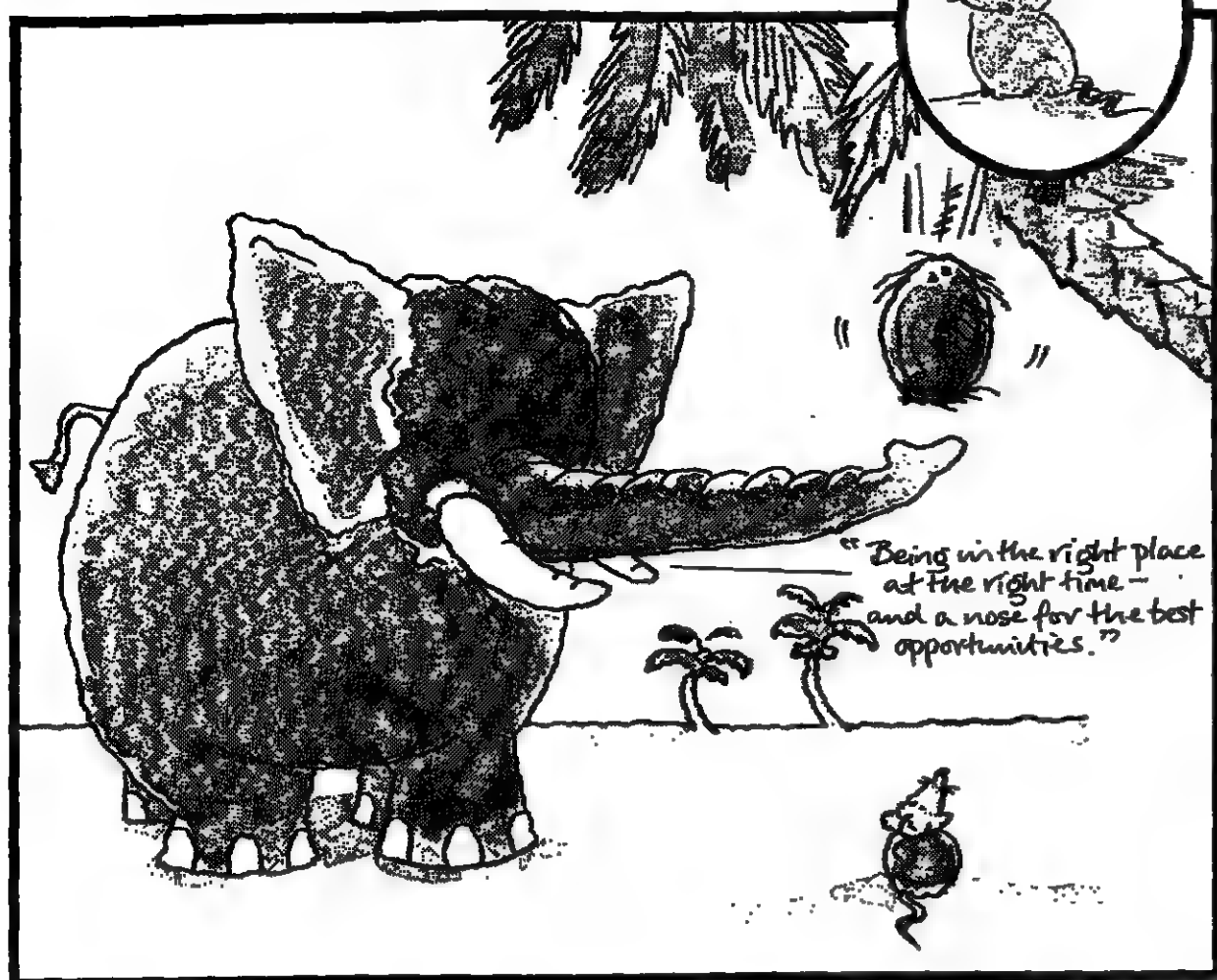
fortis

INSURANCE • BANKING • INVESTMENTS

هكذا من الامم

The Big Guy...

"Sanwa. Asia has incredible growth potential. How does your Asian Growth Fund get the best out of it?"



"Being in the right place at the right time - and a nose for the best opportunities."

Asia currently offers some of the most attractive growth opportunities to be found anywhere. Sanwa, who have a long standing presence at the heart of the Asian markets, are perfectly placed to capture the potential.

The Sanwa Asian Growth Unit Trust has returned 161.04% since launch, outperforming the Micropal Unit Trust Far East ex Japan Index*. With the Hang Seng index looking strong and

showing potential for significant growth in the next year, we believe that anyone looking for capital appreciation should catch our Asian Growth Unit Trust now. In addition, the Sanwa Bank Group is one of the world's largest banks, with assets in excess of £370 billion and a presence in every major financial centre worldwide. To hear more about the Sanwa Asian Growth Unit Trust, speak to your financial adviser or call us on the number below.

Send to Sanwa International plc, City Place House, PO Box 245, 55 Basinghall Street, London EC2V 5DJ. Please send me details of your range of unit trusts.

Name _____ Address _____

Postcode _____ Telephone _____ Fax _____

Sanwa

Caroline Merrell considers the merits of investing on Nasdaq

Think before you buy a piece of America

The smiling face of Bill Gates advertising the advantages of investing or being quoted on Nasdaq, a US stock market, in a current television campaign, could lead to many private investors imagining that they too will rack up wealth akin to that of the Microsoft chairman. His stake in the company he founded is reputed to earn him \$15 million a day - adding to his personal wealth, which is reputed to be in the region of \$20 billion. However, private investors should be careful before they decide to take the plunge on Nasdaq-quoted companies.

This market, which some claim is similar to the UK's Alternative Investment Market, should be treated with caution. Forty-five per cent of the companies that trade on Nasdaq are technology-based. The high-risk nature of technology shares was graphically illustrated this week in the UK by Virtuality, the virtual reality firm. The company was declared insolvent, owing creditors more than £7 million. Four years ago it floated with a 170p share price. Its shares were suspended at 68.5p.

Nasdaq lists more than 5,500 companies, with a total market capitalisation of \$1,000 billion. The average market capitalisation of a Nasdaq company is about \$180 million. This average can be compared with, for example, the market capitalisation of Psion, the UK-based personal organiser maker. Its market cap is about £300 million. It can also be compared with the average market cap of an AIM-listed company, which is £35 million.

The returns on Nasdaq, however, have been good. The Nasdaq composite index rose 22 per cent last year, which compares with a rise of 15 per cent in the UK market. In 1995 the Nasdaq index rose 45 per cent.

Last year 655 new public offerings were made through this market, while net new companies joining the market totalled 434.

Advertisements for Nasdaq give a Web site address on the Internet. This will give investors details about the share price movements of particular stocks, and has a list of 50 suggested portfolios.

However, buying and selling shares through Nasdaq can be



Bill Gates and Microsoft are helping to advertise Nasdaq

a tricky process for those in the UK. Tim Cockerill, investment manager at Whitechurch Securities, said: "There are a number of problems for anyone trying to buy US stocks directly. You will have to find a broker that can deal on your behalf. It can be an expensive exercise. You are also subject to the dangers of currency exposure."

The recent strength of sterling against the dollar has also been detrimental for US-based investors.

"Nasdaq companies tend to be high technology companies, which are very difficult to understand and price at the best of times. It is difficult in the UK to get good information on these types of companies."

He advised UK investors who were interested in buying

in to the US market to choose a collective investment scheme such as an investment trust or a unit trust. He recommended trusts run by Henderson and Prolific. For example, Henderson has three trusts investing in North America. One of them, the American smaller companies trust has risen 155 per cent over the past five years, while Prolific's trust has risen 123 per cent over the same period, according to figures from HSW, the statistics firm.

Matthew Orr, director of Killik & Co, the stockbroker, said: "I do not think that direct equity holdings in US stocks are appropriate for everyone. If you want to buy shares directly in the US market, then you have to get hold of a US broker and get a quote for the price of the stock." He also said it was

complicated and expensive to do a transaction through a foreign exchange. Killik's minimum charge for buying or selling US shares is £75. Mr Orr said that in the US it was far easier for those with only small amounts of money to deal cost-effectively. "There are a huge number of discount houses, which makes the market more competitive."

He pointed out that there was a totally different investment culture in the US. Changes introduced after the Second World War and a campaign run by the stock exchange to encourage US citizens to buy a "piece of America" means that today many more Americans have portfolios of stock, compared with UK investors.

Mr Orr said: "Most people in the UK believe that you have to have a lot of money before you can afford the services of a stockbroker."

He also believes that those who are interested in the US market should consider investment through a unit trust or an investment trust.

There about 120 US-invested unit trusts available on the market. Over one year, the average US-invested unit trust rose 10 per cent. Unfortunately, a lot of the rise in the US market was wiped out by the strength of sterling against the dollar. Top performing funds included those run by Old Mutual, Hill Samuel, HSBC, and Invesco.

Over five years, the average US unit trust produced a return of 118 per cent. The best performing funds included those run by Schroders, Perpetual, Govett, Gartmore and Edinburgh Fund Managers.

ALL YOU NEED TO KNOW ABOUT PENSIONS

www.equitable.co.uk

Equitable is the Personal Investment Authority

Like a Deposit Account

the Barclays Income PEP provides a regular income. But unlike most instant access deposit accounts, it could provide around

Currently yielding 8.3%

TAX-FREE.

If it's a high and regular income you're after, we think you might be more than interested in our Income PEP.

You can invest up to £9,000. What do you get in return? Our investment aim is to provide you with an annual tax-free income which aims to exceed 7% (a considerably higher return than you'd make from the average savings account with a £6,000 balance). And we pay your income straight to you as soon as we receive it. Completely free of tax.

To make things easier, Barclays Stockbrokers make the investment selections on your behalf.

If you want to know more, just pick up the phone. There's more than one way to meet your income needs.

PepDeal 0345 777 400*

The less taxing way to invest

*8.30am-6pm Monday to Friday

Closing date for 1996/97 tax year is 1st April 1997.

THE VALUE AND INCOME FROM SHARES VARY. INVESTMENT IN UNIT TRUSTS IS NOT GUARANTEED. THE VALUE OF YOUR INVESTMENT MAY GO DOWN AS WELL AS UP. YOU MAY NOT GET BACK THE AMOUNT YOU INVESTED. THE CAPITAL GROWTH POTENTIAL OF A UNIT TRUST IS NOT GUARANTEED. THE VALUE OF YOUR INVESTMENT MAY GO DOWN AS WELL AS UP. YOU MAY NOT GET BACK THE AMOUNT YOU INVESTED. THE CAPITAL GROWTH POTENTIAL OF A UNIT TRUST IS NOT GUARANTEED.

BARCLAYS

BARCLAYS STOCKBROKERS LIMITED

Barclays Stockbrokers Limited is a member of the London Stock Exchange and FIPPS, regulated by the Financial Services Authority. Registered in England, No. 00441410. Registered office: 100 Broad Street, London EC2M 1QS.

The Index-Tracking PEP that performs the best

(also costs the least)

INVESTMENT PERFORMANCE*		
	NOV 95 to JAN 97	ANNUAL CHARGE GROWTH
Legal & General	0.50%	22.41%
Virgin	1.00%	22.29%
HSBC	1.00%	22.00%
Kleinwort Benson	1.00%	21.27%
Average UK Income & Growth Trust	—	13.47%

A glance at the table will show that - since its launch one year ago - the Index-Tracking PEP from Legal & General has proved that it offers PEP investors unbeatable value for money. It follows the FTSE All-Share Index. This index reflects the performance of the entire stockmarket, so it removes the risk of being over-exposed to shares which underperform and lessen your return.

In fact, \$6,000 invested in the Legal & General Index-Tracking PEP last year would now be worth \$7,344* compared to just \$6,808 in the average UK Income & Growth Trust. And there's still time to invest this financial year.

Unbeatable costs...

At just 0.5% p.a., you won't find a cheaper Index-Tracking PEP anywhere else. And there are still no initial charges or withdrawal fees to pay.

To find out more about the UK's best value Index-Tracking PEP, call now, or return the coupon below.

Alternatively, you can contact us at

0500 11 66 22

<http://www.legal-and-general.co.uk>

FREEPHONE 8am to 8pm WEEKDAYS 9am to 5pm WEEKENDS PLEASE QUOTE REF: AML18

For your protection calls will usually be recorded and continuously monitored.

*Source: EQUA, an on-line tool to help investors compare the performance of all PEPs. Both capital and income values may go down as well as up and you may not get back the amount invested. Tax assumptions are those currently applicable and are subject to statutory change. The value of tax relief will depend on your individual circumstances. Full written details are available on request. All statements are correct as at 01.01.97. Legal & General (Direct) Limited, Incorporated in England No. 2702001, Registered Office: 11 Queen Victoria Street, London EC4N 4TB. Legal & General is authorised by the Financial Services Authority and is regulated by the Financial Services Authority and the Financial Services Commission for the purposes of recommending, advising on and selling life assurance and investment products bearing Legal & General's name.

Post to: Legal & General (Direct) Limited, FREEPOST SWC0467, Cardiff CF1 1YW.

Please send me full written details of the Legal & General Index-Tracking PEP.

SURNAME _____

FORENAME _____

ADDRESS _____

POSTCODE _____ DATE OF BIRTH _____

TEL NO. Home _____ TEL NO. Work _____

If you already have any PEP investments, please tick here ☐

We will telephone you to make sure you understand the legal and financial implications of this investment. Please tick here ☐ if you do not wish to be contacted by telephone. If you would prefer not to receive this service, please tick here ☐

Legal & General Investment Management

Speculators in the South boost prices of property

But Caroline Merrall reports little evidence of a return to the Eighties

Kenneth Clarke this week declined to raise the base rate, anxious not to increase mortgage rates before the general election. The Chancellor was acting against the advice of the Bank of England, Howard Davies, its Deputy Governor, said that the property market was beginning to overheat — a view shared by the professional.

Despite figures from the Halifax Building Society showing a slowdown in the rate of price rises in January, estate agents in London and the South East are telling purchasers that a degree of speculation is entering in to the market, reminiscent of the boom-bust cycle of the late Eighties.

Many agents are reporting a shortage of supply of property, particularly in fashionable areas. The increase in activity is pushing up prices of property sharply, particularly in London. Estate agents say many properties are now going for the asking price. Purchasers can no longer afford to negotiate, as they risk losing the choicest properties to a higher bidder.

Estate agents are advising customers to be patient. They claim that more properties will come on to the market later in the year.

Elsewhere, agents are reporting patchy recovery. All say there is some pick-up in activity, and supply is not quite as limited as in London and its surrounding areas.

Some believe that the general election, expected in May, is bound to act as a dampener on the market recovery.

In London, some of the speculation is being driven by foreign investors buying for investment.

Nigel Butcher, an agent with Black Horse agencies, based in Chelsea, said: "We have African, Arab and Japanese investors buying up properties for investment. The strength of sterling means that they can get high returns from renting out property. The pound may end up strengthening even further after the election, which will add to this trend."

"What is happening is that as soon as we have a new property on, before the details have been printed up, we will have had two or three offers at or near the asking price. We then get into a bidding situation."

Mr Butcher said many of those buying property in the area were buyers who had rented for a long time. He said: "We have couples buying flats for £300,000. They may be putting down £125,000 or so of that." He added that big City bonuses were behind some of the speculation.

Estate agents on the outskirts of London are experiencing similar problems.

Andrew Woodcroft, an agent with Woolwich Property Services, based in Woking, Surrey, said: "The market is picking up. I do not think there is a panic situation. A lot of



Scottish property is in better shape than its depiction in Lowry's The Old House, Wick

people are buying, there are fewer selling. There is a real shortage of three, four and five-bedroom houses. People are much more positive."

In other parts of the country, the recovery is much slower. Stephen Lofthouse, an agent in Metcalfe, Torquay, said: "The months before Christmas were excellent and this has carried through to the new year. However, we are not seeing any price increases and we do not have a shortage of property. What we are seeing is the discounts narrowing. Vendors are now only willing to take a thousand pounds or so off the asking price."

Mr Lofthouse said that there was still a problem with negative equity in the area. "At the height of the boom, one-bedroom flats were selling for around £45,000. These will now sell for around £20,000. Many first-time buyers are simply missing out this stage and are going for more expensive property."

Steven Bellin, an agent with BE Property Services, Liverpool, is also not as upbeat as agents in the South. He said: "Selling was good up until Christmas. We were expecting a rush after that — but it has not happened. I think there is

some concern about the election. The market is also very hot-spotted. There is a shortage of supply of good properties. However, the vendors' position has been strengthened. A property on the market for £38,000 will now go for around £36,500. Previously, it would have gone for £34,000."

North of the border, where prospective purchasers have to submit blind bids when they buy property, is also experiencing something of a boom.

Fiona Cunningham, a partner with Duncan Hamilton in Edinburgh, said: "We have been incredibly busy. Usually the property market is very quiet in January. We expect this to continue into the spring. Normally you would expect one or two offers but we are getting six at the moment. Some will be way above the valuation. A property that would have sold for £122,000 at the end of last year will now go for £135,000."

Steve Bell, chief economist with Morgan Grenfell, believes the house price recovery will continue, but there will be no return to the excesses of the Eighties. He said: "There has been a real increase in wages, which is helping house price movements. We expect this to continue."

House agents look sharp

Martin Waller shows how estate agents can bend the selling rules

There is something about buying and selling a house that brings out the worst in people, whether it is gasping or unscrewing the light fittings before you leave. It also brings out the worst in some estate agents, especially in today's market, with too many unscrupulous purchasers chasing the first mover in cheap areas.

Various sharp practices have emerged. Agents have been known to sign up as purchasers with their own and approach genuine sellers whose homes go on the market with a view to poaching their business. More insidious is the attempt to put pressure on buyers to sell their homes through the same agent.

It goes like this. You see the

house you want, but you know there are going to be several other potential buyers circling around. You arrange to see the property, and the agent asks about your own house sale. Do you have an estate agent already? Are you happy with them?

You could misrepresent your scrupulousness by putting your own house in the hands of the agency you are thinking of buying through. In the words of the theatrical East End heavy, nice house purchase — you've got here. Wouldn't want anything to happen to it, would we?

The advantage to the agent is two dollops of jam, two sets of fees — and an easy ride, possibly even with the same office handling both transactions. If the properties are sited closely, the disadvantage is that it is illegal, contravening the 1979 Estate Agents Act, and also contrary to all codes of practice.

As bad as a promise to favour existing clients of the agent, giving them first sight of any properties. Look at this extract from a house-robin letter posted to a household in southwest London recently: "If you own a property to sell in SW19 or SW20, we promise to show you all the new properties that come to the market first, within 24 hours. All we want you to do is grant us an audience with you at your home so we can give you a valuation and tell you more about our service."

The implication is clear. This is not illegal — not quite. The agent will give you first call on all new homes on its books if you allow them to get a foot in your door.

To refuse to pass on offers to your clients because the buyers will not sign up with

you would be illegal, under the 1979 Estate Agents Act. Nonetheless, it happens.

The above example was viewed by the Royal Institution of Chartered Surveyors as "highly dubious". Hugh Dunsmore-Hardy, chief executive of the National Association of Estate Agents, thought it was "selling close to the wind". It clearly breaches his association's code of practice, which forbids "giving details of properties first to those who have indicated they are prepared to let you provide services to them".

The people losing out are that agency's existing clients. They are paying for the quickest and easiest sale to the highest buyer — not to buyers prepared to discuss their own house sales with the agent. The conflict is clear. The ideal purchaser might be someone with cash, or a first-time buyer. Neither would get priority.

Estate agents have experienced some lean years, and they clearly intend to make the best of any boom. But Mr Dunsmore-Hardy admits: "It is indicative of a market that, bluntly, is short of properties at the moment that there is some evidence of agents stooping to unethical practices in terms of how they attempt to obtain instructions."

10 MILLION INVESTORS TRUST FIDELITY

YES, YES, YES\$\$\$\$.

FIDELITY MONEYBUILDER PEP RANGE

Yes, we've award-winning performance. Yes, we've the best value PEP range on the market. Yes, we've a wide choice for all your investment needs. Add free switching* and flexibility, and how can you say no? Phone now for details or contact your IPA.

0800 41 41 71

Call free 9am to 6pm, 7 days. <http://www.fid-int.com/uk>

PEP HOTLINE GUARANTEED OPEN 9AM-6PM 7 DAYS

Fidelity Investments

*Except for the bid-offer spread which should not exceed 0.75%, bid-offer spread refers to the Fidelity Moneybuilder products. Resources and assets are as at 31/12/96 and include assets of Fidelity Investments (UK) Ltd, an American company and Fidelity Investments (UK) Ltd is not a member of the Financial Services Authority. The value of investments and the income from them can go down as well as up and an investor may not get back the amount invested. Tax assumptions may be subject to future statutory change and the value of the savings and eligibility to invest in a PEP will depend on individual circumstances. Fidelity only provides information about its products and does not give investment advice based on individual circumstances. Issued by Fidelity Investments Ltd, the Fidelity PEP manager, regulated by the FSA and the Financial Services Authority.

COOPER GROWTH PEP

THESE NUMBERS ARE UNDEATABLE.

INITIAL PEP CHARGE **0%** PLUS **302%** TEN YEAR GROWTH

SO RING THIS ONE. 0800 829 100.

SAVE & PROSPER.

SAVE, SAVE AND PROSPER

*Except for the spread between buying and selling price (0.5%). All figures are based on buying to selling price with gross income reinvested to 1.1.97. Five year performance to 1.1.97 is 184% (Source: Mirogrip). The value of investments, and any income from them, can fall as well as rise and you may not get back the amount invested. Exchange rates may also affect performance. Past performance is not a guide to future returns. On 24.5.96 the investment objective of the fund (formerly known as Scottish) was transferred from investment in financial services to investment in any economic sector. Tax assumptions may be subject to future statutory change and the value of the savings and eligibility to invest in a PEP will depend on individual circumstances. Save & Prosper Group is regulated by the Personal Investment Authority and FSA. We only advise on products and services offered by the Financial and Save & Prosper Marketing Group. 1827/002

SELLING YOUR ENDOWMENT?

TOP PRICES PAID FOR ENDOWMENT POLICIES BY THE UK'S TOP BUYER. CALL SEC NOW 0181 207 1666.

The UK's biggest buyer pays top price for policies. Call SEC now for prompt attention, quick service and more money of course. Your policy must be at least 5 years old and satisfy our selection criteria. FAX: 0181 207 4950

AP SECURITISED ENDOWMENT CONTRACTS PLC MM SEC House, 49 Thistle St, Brompton, W8 4EZ.

SEC

PENSIONS MADE SIMPLE

24 hours a day... 7 days a week... Now you can pick up the phone and get pensions information or advice and even set up a plan, quickly and without fuss.

0345 6789 10

talk to your Independent Financial Adviser

SCOTTISH WIDOWS

For your protection, your calls to Scottish Widows may be recorded. Information or advice will only be provided on Scottish Widows products, issued by Scottish Widows' Fund and Life Assurance Society, a mutual company. Regulated by the Personal Investment Authority.

مركزاً من راصل

1868.

A vintage year for PEPs.

Since 1868, Foreign & Colonial has been successfully investing in home and overseas markets. Today, our PEP delivers the benefits of that expertise tax-free through a wide choice of our UK and International investment trusts. The low, flat annual fee structure becomes even better value the more you invest and the more of our PEPs you have. Since no expert can predict good or bad years, why not consider a house that has a proven history of providing long-term growth? For a taste of the Foreign & Colonial approach to your next PEP, request our brochure for more information.

Phone 01734 828 801 or Fax 01734 344 622
any time quoting the coupon code, or return the coupon.

Foreign & Colonial

To: Foreign & Colonial Management Ltd, PO Box 2, Twyford, Berkshire RG10 9NW

Name _____

Address _____

Town _____

County _____

Postcode _____

Code E15297T

PEPs were first introduced in the Finance Act of 1988. The value of shares and the income from them can fall as well as rise and you may not get back the full amount invested. Past performance is no guide to the future. Foreign & Colonial Management Ltd (regulated by IMRO and the Personal Investment Authority) is the PEP manager and Foreign & Colonial Management Ltd or its subsidiaries are the Managers of the investment trusts. Annual fees are deducted from income where available otherwise shares in the Plan may be sold to cover fees. Fees may be adjusted annually in line with the Retail Price Index. Tax benefits may vary as a result of statutory changes and their value will depend on individual circumstances.

Analysts back 'innovative technique', says Marianne Curphey

Pru ahead in bidding war for ScotAm

Prudential has emerged as the front-runner in the bidding war for Scottish Amicable, the mutual life insurer. City analysts have been tipping Prudential as the favourite because of the strength of its own life company and the financial security it offers.

Meanwhile, Prudential, Abbey National and Australian Mutual Provident (AMP) have signed confidentiality clauses allowing them access to Scottish Amicable's sensitive financial information.

All companies which sign such agreements will be forbidden from using the information to make a hostile bid in the future. Drawing up legal contracts has taken about a week. Other potential bidders include Fortis, Aegon, ING Barings, GE Capital and BAT Industries, which owns Eagle Star.

However, despite the high level of interest which Scottish Amicable has excited, policyholders of the mutual will only be given a synopsis of the bids made. The Scottish Amicable board will choose the offer it believes is the best and make a recommendation that policyholders accept it. Scam, the action group led by Stephen Ross of Northways Insurance, a London firm of brokers, believes policyholders should be made aware of all bids and

is demanding an independent review to run the bidding war. Insurance analysts believe the bidding war has been effectively won by Prudential and that potential suitors will now turn their attention to other attractive mutuals, including Friends Provident, NPI and Scottish Widows.

Prudential has a £1.9 billion bid on the table, compared with Abbey National's £1.4 billion bid. Abbey has pledged to increase the offer and incorporate aspects of the Prudential offer.

However, Nick Bunker, insurance analyst with James Capel, believes that the Prudential has the best-constructed bid because it would use the financial clout of its own giant life fund to make a £1.1 billion loan to Scottish Amicable. Prudential is also offering £400 million in bonuses, which will be paid for from free assets in Scottish Amicable's life fund. The £400 million cash or shares will come from the £250 million of shareholders' funds and from £150 million worth of cost savings from combining the operations of the two insurers.

The Abbey's initial bid offers about £1 billion for the profits from future business written by Scottish Amicable (known as embedded value) and £400 million in Abbey



Stephen Ross is "very unhappy" with secret bid talks

cash or shares.

Scottish Amicable now admits that its own offer of £75 million worth of bonuses is originally offered, plus further bonuses in three to five years — will probably not be included in the recommendation. Some aspects of this offer, including an incentive scheme that could have awarded the Scottish Amicable directors up to £1 million each, angered policyholders.

Mr Bunker said Prudential appeared to be the front-runner because it had enough financial strength to make a loan to Scottish Amicable's life fund

and offer cash to policyholders without straining its own reserves. He believes the offer will be successful because of Prudential's "innovative technique" of distributing the free assets in the Scottish Amicable life fund to policyholders, and the management strength it can offer.

"AMP is not in the same league as the Prudential," he said. "It is a mutual and not the powerful quoted company with the reputation in the City that Prudential has." He believes that BAT does not have a big enough life company to compete with Prudential.

Birmingham Midshires to charge

THE END of free banking has come a step nearer after Birmingham Midshires, the building society regarded widely as one of the most likely to convert to a bank, announced plans to introduce fees on two of its instant access accounts (Marianne Curphey writes).

The fees, being introduced from March 31, 1997, will affect only customers with balances of less than £500 in the society's Quantum and First Class (post-al) Instant Access Accounts.

For customers with between £100 and £499 in their accounts, there will be six free withdrawals per quarter.

After that there will be a £1 withdrawal fee. Customers with a balance of under £100 will pay a fee of £1 per withdrawal and a £5 annual fee.

Birmingham Midshires is the fifth society to introduce fees on some of its savings accounts. Alliance & Leicester, Britannia, Bristol & West and Coventry already operate transaction fees. A number of banks, including Barclays and NatWest, have introduced paid-for accounts with perks and free products.

Some industry observers have suggested that, in time, all banks and building societies will discriminate against cus-

tomers with low balances who do not buy any other products, such as insurance or a mortgage, from them. Birmingham Midshires customers will not have to pay fees if they have a mortgage, pensions or insurance policy with the society, or any other account with a balance of £500 and above, including offshore accounts.

Ian Kerr, head of retail services, said: "We have to question whether there is a long-term future for free banking and we need to take action now to... avoid attracting more high-transacting customers trying to avoid the charges imposed by our competitors."

PEPs

"The FT-SE Index has grown 67%* in the past five years to December 1996 - has your investment?"

67% growth

This is how much the FT-SE 100 Share Index has grown in the five years to December 1996. So a PEP which tracks the index can offer a worthwhile option to medium and long term investors looking for a tax free return.

The Guardian Direct Top 100 tracker PEP

Lowest charges

The annual fund management charge is only 1% of the value of your investment. No opening charge, no exit charge and no commission charges.

Easy to arrange

Start a PEP with just £30 a month and invest up to £5,000 tax free each year. Invest the easy way - we'll send you all the details.

With the UK's Top 100 companies

The FT-SE 100 Share Index means the largest UK companies quoted on the Stock Exchange - which includes many household names that you will recognise.

Don't lose your tax free allowance

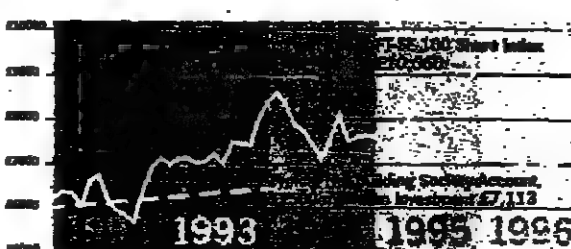
If you've not taken a PEP this tax year act now - after 5 April you'll have lost your 1996/97 tax free allowance. Regular savings application - minimum £30 a month - must be received by 23 February, lump sum applications - minimum £1,000 - by 3 April.

* Source: Microcap

* Past performance is not necessarily a guide to the future. The value of investments and the income from them can go down as well as up.

The tax year ends 5 April - act now to claim your tax free PEP allowance

we are open Mon-Fri 8am-9pm Sat-Sun 10am-4pm



Growth of the FT-SE 100 Share Index against a typical Building Society Account. £2500 minimum investment. Source: Microcap 13.12.96. Offer to other prices. Gross Replacement, based on UK Sterling, calculated using 1996/97 rates.

PEP up your savings
call free for an application
form and information pack

0500
to-whit to-whit to-whoo
28 28 20

Guardian Direct

The information reflects our understanding of current legislation and tax regulations which are both subject to change.

The Guardian Direct Top 100 tracker PEP is a unit trust investment so the value of the units and income from them can go down as well as up. On the encashment of the units you may receive back less than you invested. In the event of the income from the trust being insufficient to meet the annual fund manager's fee and other allowable expenses, then the manager reserves the right to be remunerated from the capital value of the trust. Tax legislation may change in the future. The value of any tax relief depends upon the financial circumstances of the investor.

Guardian Direct Services Ltd is a wholly owned subsidiary of the Guardian Financial Services Group which is regulated by the Financial Services Authority for the conduct of investment business. Guardian Unit Managers Ltd is regulated by IMRO in the Republic of Ireland. Guardian Direct Services Ltd and Guardian Unit Managers Ltd are both members of the Financial Services Compensation Scheme (FSCS). Details are available in the Current Year and Year of the Call may be recorded.

GUINNESS FLIGHT

THE VALUE BOND PEP

Bond PEPs.

The wise choice for '97.

If your current PEP portfolio is predominantly equity-based, you should consider a corporate bond PEP this year. Offering a higher level of income at a lower level of risk than a typical equity PEP, a corporate bond PEP can provide an important element of diversification to your PEP portfolio.

The Guinness Flight Value Bond PEP is the best value corporate bond PEP available. With a 'AA' credit rating*, a current yield of 6.91% p.a., no initial charge, no withdrawal charges and an annual management fee of only 0.65% p.a., it's the wise PEP choice for 1997.

GUINNESS FLIGHT

INTELLIGENT INVESTMENT

Call 0345 564 564 today 10am - 4pm

or simply complete the coupon and return to "FREEPOST GUINNESS FLIGHT" (no stamp or further address details needed). Tel: 0345 564 564. Fax: 0171-522 3001. Please send no details of the Value Bond PEP plus the free AUTEF Guide to Bond Fund PEPs.

Title _____ Initials _____ Surname _____

Address _____

Postcode _____

*Awarded by IBCA, the leading European credit rating agency. *Estimated current redemption yield as at 12.2.97. Estimated current running yield: 7.34%. The value of this investment and the income from it may fall as well as rise and is not guaranteed. Also, deduction of charges and expenses means you may not get back the amount you invested. Tax benefits detailed are those currently applicable and will vary from one investor to another and may change in the future. For your protection, telephone calls may be recorded. Issued by Guinness Flight Fund Managers Limited, regulated by IMRO.

THE VALUE BOND PEP

In need of a PEP talk?

0500 19 28 20

INVESTOR

Britannia puts a value on mutual perks



Gavin Lumsden compares the various loyalty benefits offered by building societies

One million Britannia Building Society members will find out how much mutuality is worth when they receive their first loyalty bonus later this month.

For most, the initial answer is not a lot. Britannia is divvying up £35 million, around a third of last year's profits, giving an average payment of £35, which is subject to tax.

The bonus payments go to savers and borrowers who were members throughout 1996. This excludes around 300,000 deposit account holders and a further 300,000 opportunistic "carpetbaggers" who leapt in after the first demutualisations were announced last spring.

How much members get depends on how many points, worth 2p, they have accrued. Savings up to £20,000 get one point for every £100 whereas mortgage payments up to £500 per month get one point per £1.

Britannia rewards long-term members, multiplying their number of points by 1.5 if they have been with the society for over five years and doubling them over ten years.

A total of 760,000 members will get less than £50 as a result and another 217,000 up to £100. Two-year members with £2,500 in an instant access account will get a miserly £5.50, enough for two pints of lager and no crisps.

Only 43,000 people, around 3 per cent of members, get more than £100. To get this a recent member must have a £420 monthly mortgage, £5,000 in a high interest account and a life assurance policy with Britannia.

Britannia is the only society rewarding its members with a pseudo dividend, which it claims will match what the Woolwich, Halifax and North-

ern Rock will be able to pay out when they convert. The society is not paying thousands of pounds of free shares either, but then as a committed defender of the mutual faith, it is not trying to buy the business off its members.

Other societies resisting the conversion tide, notably, Nationwide, Bradford & Bingley, Coventry and Yorkshire, have opted for members' benefit schemes, reserving between a third and a half of annual profits to improving their savings and mortgage rates.

Nationwide committed itself to passing on £200 million of benefits to its seven million borrowers and savers last year. Bradford & Bingley set aside £50 million for rate improvements and is offering 1-2.1 per cent discounts on its 6.99 per cent base rate for up to five years. However, borrowers have to take out insurance products with B&B to get the best discounts.

Coventry Building Society has distributed £20 million of profits through schemes such as the Privilege mortgage rate for borrowers who have been with the society for five years.

Some societies have not launched schemes but have nonetheless been forced to reduce margins to remain competitive. Fortnum, for instance, says it is still committed to smaller savers and pays 4.6 per cent on its instant access account.

Rob Thomas, building societies analyst at UBS, says: "Britannia's loyalty bonus is a more complex scheme than a commitment to better rates, but is a more high profile way of demonstrating to members the benefits of mutuality. Britannia members will clearly see that they have been given a chunk of the society's profits."

Some societies have not launched schemes but have nonetheless been forced to reduce margins to remain competitive. Fortnum, for instance, says it is still committed to smaller savers and pays 4.6 per cent on its instant access account.

On notice products, rates on Britannia's high interest and bonus builder 60-day accounts start at 3.5 per cent and 3.85 per cent, higher than Abbey, Bradford & Bingley, Halifax and Yorkshire, but lower than Nationwide.

On mortgages, Britannia's 7.25 per cent standard variable rate is the consensus, although it follows a year in which it has spent £45 million in discounts wooing first-time borrowers. It is also offering its rate-reversal mortgage capped at 6.99 per cent until September 1999 which will decline if base rates drop before then.

Of course this might change. So, while the letter from Britannia this month might contain a welcome, if small, surprise for members, they should keep a watchful eye on what the society does with rates in the future.

Not that Britannia intends to let its members forget the society. John Heaps, chief executive, says awarding the bonus has taught the society a lot about its members. For instance, it was surprised to learn that the average member had been with the society for seven-and-a-half years, far longer than expected. It is intending to increase the amount of cross-selling of products to customers, particularly on its Pep range. So expect more mail from Britannia in future.

GAVIN LUMSDEN

Competitive despite bonus

So is it a simple choice between cash in hand or better rates? Not yet. Comparing Britannia with the societies offering benefit schemes and Abbey National, which has converted, with the Halifax, which is about to, it is clear that the bonus giver is still holding its head up. While its rates are not always the best, so far it has remained competitive.

According to figures from Moneyfacts, Britannia offers 0.1 per cent to 3.35 per cent on instant access accounts, far better than Abbey and Halifax and matching most accounts from the other

benefit givers. However, for deposits over £25,000, Nationwide's CashBuilder offers 4.1 per cent and Bradford & Bingley's direct premium account 5.5 per cent. On postal accounts the society is middle of the road with rates from 4.85 per cent to 5.6 per cent.

On notice products, rates on Britannia's high interest and bonus builder 60-day accounts start at 3.5 per cent and 3.85 per cent, higher than Abbey, Bradford & Bingley, Halifax and Yorkshire, but lower than Nationwide.

On mortgages, Britannia's 7.25 per cent standard variable rate is the consensus, although it follows a year in which it has spent £45 million in discounts wooing first-time borrowers. It is also offering its rate-reversal mortgage capped at 6.99 per cent until September 1999 which will decline if base rates drop before then.

Of course this might change. So, while the letter from Britannia this month might contain a welcome, if small, surprise for members, they should keep a watchful eye on what the society does with rates in the future.

Not that Britannia intends to let its members forget the society. John Heaps, chief executive, says awarding the bonus has taught the society a lot about its members. For instance, it was surprised to learn that the average member had been with the society for seven-and-a-half years, far longer than expected. It is intending to increase the amount of cross-selling of products to customers, particularly on its Pep range. So expect more mail from Britannia in future.

GAVIN LUMSDEN

Competitive despite bonus

So is it a simple choice between cash in hand or better rates? Not yet. Comparing Britannia with the societies offering benefit schemes and Abbey National, which has converted, with the Halifax, which is about to, it is clear that the bonus giver is still holding its head up. While its rates are not always the best, so far it has remained competitive.

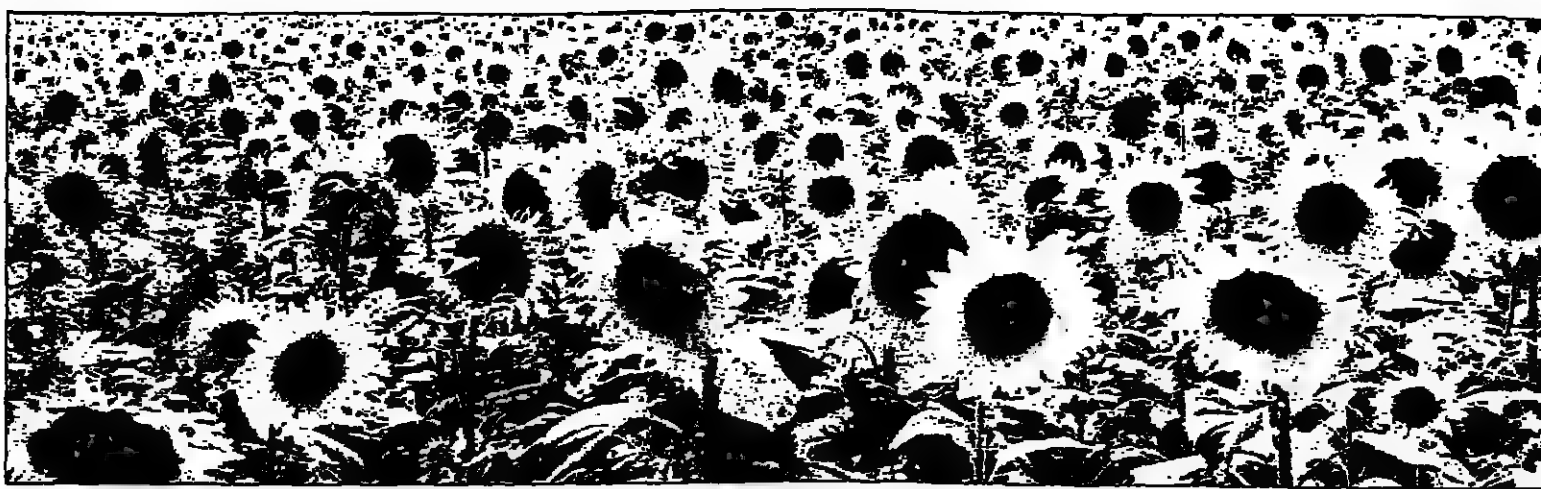
According to figures from Moneyfacts, Britannia offers 0.1 per cent to 3.35 per cent on instant access accounts, far better than Abbey and Halifax and matching most accounts from the other

benefit givers. However, for deposits over £25,000, Nationwide's CashBuilder offers 4.1 per cent and Bradford & Bingley's direct premium account 5.5 per cent. On postal accounts the society is middle of the road with rates from 4.85 per cent to 5.6 per cent.

On notice products, rates on Britannia's high interest and bonus builder 60-day accounts start at 3.5 per cent and 3.85 per cent, higher than Abbey, Bradford & Bingley, Halifax and Yorkshire, but lower than Nationwide.

On mortgages, Britannia's 7.25 per cent standard variable rate is the consensus, although it follows a year in which it has spent £45 million in discounts wooing first-time borrowers. It is also offering its rate-reversal mortgage capped at 6.99 per cent until September 1999 which will decline if base rates drop before then.

Of course this might change. So, while the letter from Britannia this month might contain a welcome, if small, surprise for members, they should keep a watchful eye on what the society does with rates in the future.



Rich pickings as the dwindling number of mutual societies offer a host of perks and favourable rates to stay in the race to keep members

PERFORMANCE BONUSES SALES

GOOD performance combined with members seeking to boost loyalty bonus points doubled sales of Britannia Fund Managers' Peps and unit trusts to £110 million last year.

Britannia's seven Pepable unit trusts carry 50 points each in the loyalty bonus scheme. But unlike Britannia's mortgages and savings products, they do not confer membership of the society.

But don't be deterred if you are not a member. Four of the Britannia funds have outperformed their markets over five years. The Smaller Companies unit trust has been particularly impressive, returning £284 on a £100 investment, with good consistent performance. Higher Yield, Balanced Growth and Managed Portfolio, its fund of funds unit trust, have also been winners.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

But Britannia's charges are beginning to look pricey compared with its rivals, with a 5.5 per cent initial and 1.5 per cent annual management fee.

KICK START YOUR PRUDENCE BOND WITH A ...

With savings rates at a 143 year low and the UK Stockmarket at an all-time high, why not consider an investment in the Prudential With Profits Bond.

Without question, Prudence Bond is the most successful with profits bond with over £4 billion invested to date into the UK's largest with profits fund.

Invest through Elson Associates, and we will improve your Prudence Bond even further. We will add a generous 4% to your bond (e.g., an investment of £20,000 will be enhanced to £20,800), by way of commission sacrifice. In addition, you will receive some extra allocation from Prudential.

This is a strictly limited offer expiring on 17th March 1997. So, please act quickly to avoid disappointment.

For further information, cut out and return the coupon below to Elson Associates, FREEPOST DT1138, 18 Maxwell Road, Welling, Kent DA16 1BR or alternatively call us free on

ELSON ASSOCIATES

Name..... Address..... Postcode..... PRUBOND

... 4% discount from Elsons

*This includes an element of terminal bonus which is not guaranteed; is only paid when units are surrendered; and can be changed retrospectively. **Source: Prudential. Offer to bid based on £15,000 invested on 1/5/91 and surrendered on 1/2/97 with 101% unit allocation and 5% initial charge. Over 5 years (1/5/91 to 1/5/96) Prudence Bond on the same basis has returned 55%. Past performance is not necessarily a guide to the future. The rate of future bonuses in the With Profits fund and therefore the rate of growth in the unit price cannot be guaranteed. If money invested in the With Profits fund is taken out at any time except on a death claim and certain withdrawals, the amount paid out may be reduced to reflect the current market value of the underlying asset. This is known as a Market Value Adjustment. We will not be offering advice as to the suitability of this investment which is not suitable for everyone. If you have any doubt whether an investment is suitable for you, you should obtain expert advice.

MURRAY INVESTMENT TRUST PEP

PAST

£6,000 invested in a Murray Investment Trust PEP over the past 10 years would have grown to £20,406*

PRESENT

When you invest in a Murray Investment Trust PEP before 30 April 1997 you pay no initial charge - saving you more than £45.

FUTURE

To share in a PEP with exceptional growth potential, call Murray Johnstone for more information now.

CALL FREE NOW

0800 289 978

To: Murray Johnstone, FREEPOST GW 5113, Glasgow G1 2BR. Please send me more information about the Murray Investment Trust PEP. ☐

Name (Mr/Ms/Ms/Ms) _____

Address _____

Postcode _____

MURRAY JOHNSTONE

The information you provide may be used to inform you of other products and services from Murray Johnstone. If you do not wish to receive this information, please tick this box ☐

Murray Johnstone Limited (Incorporated in Scotland) 7 West Nile Street, Glasgow G1 2BR. Telephone 0141 248 5420. Fax 0141 248 5420.

An Equitable way to top up your company pension.

Did you know that to receive the maximum pension available, you would typically have to be a member of the same company pension scheme for 40 years?

Or that changing your job, even once, could dramatically reduce your pension? So that, just when you have more time to enjoy life, you have less money.

Topping up your company pension with an Equitable Free-Standing Additional Voluntary Contribution Scheme can help bridge the gap.

You make contributions from your gross income, with tax relief at the highest rate you pay.

Remember that the value of tax relief available will depend on individual circumstances, and that current legislation can change in the future.

What's more, we don't believe in paying commission to third parties for the introduction of new business.

If you would like more information by post and by telephone call (0990) 38 48 58, or return the coupon below.

www.equitable.co.uk

Information/advice will only be given on Equitable group products. Regulated by the Personal Investment Authority.

THE EQUITABLE LIFE, FREEPOST, WALTON STREET, AYLESBURY, BEDFORDSHIRE MK45 1TB.

To: The Equitable Life, FREEPOST, Walton Street, AYLESBURY, Bucks HP21 7BR. I would welcome information on The Equitable's Free-Standing AVC plans. ☐

NAME (Mr/Ms/Ms) _____

ADDRESS _____

Postcode _____

Tab (Office) _____

Tab (Home) _____

Date of Birth _____

FOUNDED 1763

The Equitable Life

You profit from our principles

LOOKING FOR A TOP RATE OF INTEREST AND INSTANT ACCESS? THINK FIRST...

UP TO 6.30% GROSS

For top rates one building society is always 'First'. First National Building Society.

Our Postal Demand Account offers you instant access and an interest rate of up to 6.30% gross per annum; your money isn't locked away; and you can manage your account from the comfort of your own home.

SECURITY AND CONVENIENCE

First National Building Society is one of the longest established building societies operating in the UK or Ireland. Our postal account service is fast, friendly and efficient.

Minimum balance just £500

Interest paid annually

Instant access

No notice required

WHY WE PAY MORE INTEREST

We can afford to be more generous with our interest rates because by providing you with a direct service we don't have the expense of operating and staffing a chain of UK high street branches.

FIRST NATIONAL BUILDING SOCIETY

Registered in Ireland

First National Building Society is a signatory to the Banking Code of Practice and is also a member of the UK Banking Ombudsman Scheme.

FOR FULL DETAILS CALL US FREE ANYTIME ON

0800 558844

Gross rate shown is the annual contractual rate of interest payable not taking account of the deduction of income tax at the basic rate. Interest will be paid net of basic rate of income tax (which may be reclaimed by non-tax payers) OR, subject to the required certification, gross, if the balance falls below £500 a variable rate (currently 2% gross, 1.5% net) will apply. All rates shown are compounded annual rate (CAR). CAR is equivalent to the rate annualised to take account of the compounding of interest paid other than once a year. AF06

Investment 50 is a share account and carries membership rights with the Society. Full details are provided in the Society's "Terms and Conditions" leaflet which is available on request. Interest and bonus payable on 31st December. All interest rates shown are gross. Interest will be paid or credited after deduction of 10% to 20% as shown in the required circumstances. To receive a bonus payment the account must be open on 31st December. If the balance of the account falls below £5,000 then interest will be paid at the lower rate of 3.00% (gross) or 2.40% (net). Member of the Building Society Association, Investors' Protection Scheme and the Building Society Ombudsman Scheme. Funds raised £1.5 billion.

With the Cheshire's unique Instant 50, you get an investment account that offers the attractive combination of high interest and instant access without penalty.

Plus by limiting the withdrawals from your account to four or less per year, you automatically qualify for a 50% interest bonus - a feature you won't find in any other investment.

ACCOUNT SIZE	INTEREST RATE	INSTANT 50 BONUS
£50,000+	4.50%	6.45%
£25,000+	4.10%	6.15%
£10,000+	3.60%	5.40%
£5,000+	3.10%	4.55%

The account is simple to use too, either by visiting your nearest branch or using our free postal service.

INSTANT 50

Please send to:
Cheshire Building Society,
FREEPOST, CASTLE STREET,
MACCLESFIELD,
CHESHIRE SK11 6YA.

I/We enclose £
(minimum £5,000, maximum £500,000) for investment in an Instant 50 Account.

1 Please tick for further information

Name(s) _____

Address _____

Postcode _____

Tel. _____

Signature(s) _____

(Please make cheques payable to Cheshire Building Society) TT 15/02

Authorisation supplied may be used to offer services to Cheshire Building Society and subsidiary companies. If you do not want to receive marketing information, please advise us.

FREE 50% EXTRA INTEREST

INSTANT ACCESS, NO PENALTIES.

FREEPHONE 0800 243278



TAKING CARE OF YOUR INTERESTS

Cheshire Building Society, FREEPOST, Castle Street, Macclesfield, Cheshire SK11 6YA.

Martin Waller explains the language of shares for investors

How the City does its sums

BEGINNER'S GUIDE TO THE STOCK MARKET



In the fourth of a five-part series, Weekend Money sees how the professionals value shares and how such City techniques can be used by the private investor. We will look at companies that raise fresh cash, and how the small shareholder should react. Some of this is rather technical; all is important, if you want to be a serious investor, rather than someone who waits for the dividend cheque twice a year. The more you know about your investments, the more control you have over them.

The price-earnings ratio together with the dividend yield is the most important investment measure, which is why both are quoted on newspaper share price pages. The p/e ratio tells you how the City regards your company, and how it compares with its peers on the stock market.

The number is achieved by taking the share price and dividing it by the earnings per share. This last is just what it sounds: it is found by dividing annual profits by the number of shares in existence. It will come out as a number in pence.

This is not an objective indicator of profitability, because it varies according to how many shares there are in issue, and this varies from company to company.

Take a share price of 480p,

for a company that made 40p last financial year in profits for each share in issue. The share price represents 12 years' of such profit, and we say it has a p/e ratio of 12. This is otherwise expressed as, "the shares sell on 12 times' earnings". This is a bit below the general stock market average.

Obviously, if the share price of this company rises to 560p, then the ratio, or rating, rises to 14. So the ratio tells you what the market thinks of the shares. Take a company on a sky-high ratio of 25.

The market thinks it is worth more, share per share, than other companies on the market — perhaps because growth prospects are so good that in a few years' time profits will have doubled. Generally, so will earnings per share. If this happens, the ratio will by that time



A little knowledge can make the stock market child's play

have fallen to a more conservative 12.5.

A company selling on a very low ratio says the market does not trust the profits to keep flowing at their current rate. Sometimes we say that there is doubt over the quality of earnings.

Some companies, by their nature, command a lower ratio than others. You would not expect a mine, say, with only four years' production left to sell on much more than four times' profits. Think about it. In four years' time, there won't be any.

Some people rely on forecast profits, as estimated by City

stockbrokers, rather than those published. The resulting number is called a prospective price-earnings ratio, the one based on last year's profits a historic one.

And a mental short cut. It is not a strict analogy, but you might think about the earnings ratio as an estimate of how long the company is expected to be around in that form. What do brokers think of the lifespan of a business on 30 times' earnings? And one on seven? What the price-earnings ratio really says is what the City thinks is going to happen to the share price in future.

DIVIDEND YIELD

THIS is the mirror image of the earnings ratio. It helps to compare how much dividend the company pays out, in contrast to its peers. The dividend is divided by the market price, after an adjustment is made for tax, to give a yield. This, published on the share prices page, tells you how much income you can expect for every pound invested in the company.

This time, the higher the price, the lower the yield. As the price falls, the yield looks more attractive — but beware, the price may be falling because the market expects profits to fall. In that case, this may be reflected in a dividend cut, so the yield becomes irrelevant.

British Telecom now sells on a yield of approaching 6 per cent, based on the current year's expected dividend. Cable and Wireless, in the same business, sells on a yield of not much more than half this — but C&W is a much more highly rated company than BT. Some observers think it will be the subject of a takeover bid this year. By comparison, the price-earnings multiple of C&W is about 17, for the current year, while that of BT is more lowly 14.

Broadly speaking, a highly rated company should have a lower yield, therefore, because the City thinks profits, and so dividends, will rise in future years. A company whose shares are on a high yield is a more solid business. But remember — too high a yield suggests the dividend will have to be cut.

A PEP with
7.34% p.a. yield

quarterly income

with a 2% discount

and 1st quartile

performance.

Interested?
Talk to...

The Preferred High Income Fund PEP...

from Edinburgh Fund Managers is the ideal solution if you are seeking a high, tax free income.

It provides a current yield of 7.34%* (that's worth 12.23% to a higher rate tax payer).

You will also benefit from a regular income paid quarterly in February, May, August and November.

The Preferred High Income Fund has a consistent record of strong performance over the short, medium and long-term and is in the first quartile of its sector over 1, 5 and 10 years†.

Right now if you invest £6,000 or more you will receive a generous 2% discount. You can invest up to £12,000 tax free for the 1996/97 and 1997/98 tax years. But hurry, to qualify for this discount we need your application before 27 March 1997.

To find out more, talk to your Independent Financial Adviser or call our Client HelpDesk FREE on 0800 838 993.

The group also provides:

PERSONAL PENSIONS

SAVINGS SCHEMES

UNIT TRUSTS

INVESTMENT TRUSTS

PRIVATE CLIENT MANAGEMENT

Edinburgh
FUND MANAGERS

CLIENT HELPDESK 0800 838 993

Edinburgh Fund Managers plc, Donaldson House, 97 Haymarket Terrace, Edinburgh EH12 5HD.

Regulated by IMRO. Past performance is not necessarily a guide to future performance. The value of investments and the income from them may fall as well as rise and investors may get back less than they originally invested. The value of any tax relief will depend on the individual circumstances of the investor and tax rates and reliefs, as well as the tax treatment of PEPs, may be changed by future legislation. *As at 31.12.96. †Source: Micropal, buying to selling, net income reinvested, as at 31.12.96.

TPH150297

HOW A COMPANY RAISES MONEY

IF COMPANIES want to raise fresh cash, either to fund expansion or to pay for earlier mistakes, they come cap in hand to the people who own them. That is, you.

The rights issue is a way of issuing further shares, at a price attractive to investors. They buy them at that price, so raising the needed cash. The issue is expressed as a ratio of the number of new shares to the existing ones. Say your company proposes to create one new share for every five in existence, expressed as a one-for-five rights issue. If the company's market worth is £1 billion, then it should be raising £200 million.

In actual fact it will raise rather less. There are the expenses of the issue, all those City fees, including those for underwriting. This is a process whereby financial institutions agree that they will take the shares, if no one else will. That way, the company is guaranteed the money even if the market collapses before the shares go out.

The cost of underwriting is generally one and a half per cent of the amount of money raised, spread around a variety of City institutions — or £3 million, in the above case.

But the real reason why a one-for-five rights issue does not raise money equivalent to a fifth of the company's stock market worth is because the shares have to be priced more cheaply than the current market price. Again, think about it. You hold shares valued at £5 each. Do you really want more at the same price — especially as the price is likely to fall, following the normal laws of supply and demand, once new shares become available?

But if you have not sold out at £5, a batch of new shares at, say, 450p each might seem attractive. This is how they are priced. The less attractive the issue, the bigger the gap between the market price and the issue price, the discount.

Under the rules, you must be offered shares in proportion to your existing holding — with a one-for-five rights where you hold 1,000 shares you must be offered 200. If you do not want them, they go to those institutions who underwrote the issue. This need to offer new shares to those who own the company, the shareholders, is called a pre-emption right.

and it is the subject of huge debate in the City.

The only way to deal with rights issues is to decide, as close as you can to the deadline and according to your personal circumstances, whether you want the shares. Take guidance from your financial adviser, or the financial press.

Some technicalities. The rights to the shares, that is the entitlement as a shareholder to buy them at this discount, are usually worth something. They will be quoted separately on the share price pages, next to the existing shares. These are said to be traded ex-rights, so the letters "xr" are attached to the price to indicate this.

If you decide not to take the new shares, you should sell these rights to them. This compensates you for any loss in value for your existing shares because of the cheaper ones coming onto the market. If you do not sell the rights, the company will do it for you.

Next week we conclude our whistle-stop tour of share ownership with a look at takeover bids and the structure of City institutions — and the world of insider trading.

Get more out of life
Get more out of
your investment

9%

Premier Investment Bond

If you want to get more from your investment, then Commercial Union's Premier Investment Bond is sure to hold your interest. Both now and in the future.

For a limited period only, our Premier Investment Bond guarantees 9% in the first year. This offer applies to

all new investments in our successful and proven With Profits Fund.

The minimum you can invest is £2,500 and the maximum is £250,000.

The Premier Investment Bond is a medium to long term investment. So, invest now and you could get more out of life in the future.

COMMERCIAL UNION

For more details call your financial adviser, complete the coupon, or freephone:

0800 77 97 97 Quote Ref. E02

To: Commercial Union, FREEPOST, CV 1037, Stratford Upon Avon, CV37 9BR.

Please send me an information pack on your Premier Investment Bond.

Mr/Ms/Miss/Ms. Forename _____ Surname _____

Address _____

Postcode _____ Tel. _____

In providing financial services a capital gains tax credit could be applied, although this has not been applied to date. Please remember that we never make your name and address available to other companies outside the Commercial Union Group of companies. Naturally, we will occasionally tell you about our other products or services, which may be of interest to you. Issued by Commercial Union Life Assurance Company Limited. Registered in England No. 78478. Registered Office: 21, Abchurch Lane, London EC4N 3DF. A member of the Commercial Union Group which is regulated by the Prudential Regulation Authority for Life Assurance and Pensions, Unit Trusts, UCITS and PEPs.

Investment trusts may prove a bargain buy

Trust fans could find best fruits in the quality funds, says Nathan Yates

Investment trusts are often shunned by the private investor because of their complex pricing system. But as Phil Calcott, a physicist, found last month with Tesco's cut-price bananas, pricing regulations can be exploited to your profit. Mr Calcott made £25 from his banana bulk-buying using his Tesco Clubcard. In the same way, some analysts believe investment trust valuing complications could make some funds a good buy.

The price of investment trust shares is determined by market demand rather than the performance of the fund. A current dearth of buyers means share prices have slumped below the value of assets, and on average investment companies were trading at a 10.8 per cent discount to net asset value last year.

Some analysts say the increase in discounting means that even traditionally premium-rated stock is now available at knockdown prices. The favourable rates could tempt an influx of institutional buyers in the course of the year.

"At the moment we are seeing the widest discounts for a long time in the investment trust market," said John Korwin-Szymanowski, investment trust analyst at SBC Warburg. "Discounts in the recent past have usually reflected the quality of the funds concerned, but now we're seeing some top performing funds at low prices. There's a gap opening up between performance and popular appeal, and there are signs that



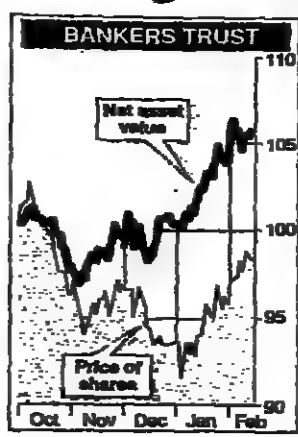
Eye for bargain: Phil Calcott profited from Tesco bananas.

traders are beginning to step in to exploit it. Sierra Trading, the American company, has bought quite heavily into the Kleinwort investment trusts recently, and I expect this to be part of an increasing trend.

"Last year was a bad one for investment trusts. There were too many new trusts launched, and you could argue there has also been too much money

placed abroad. But performance is outstripping demand, and the extent to which prices are lagging behind the value of assets in this market means that we must be near the bottom of the downward swing. Barring stock market disasters there should be an upturn in investment trust prices this year."

For the private investor the



possibility of a rise in share prices offers the potential for short-term profits as well as the long-term advantage of retaining quality holdings bought at discount rates. But those hoping to achieve this "double whammy" should be warned that not all analysts agree that the price rise will happen. The ever-rising stock market and the forthcoming election could spell turbulent times ahead, and some experts believe the majority of investment trusts are still far too overweight in areas such as the Far East and in the smaller companies size range.

Private investors willing to take the risk of backing a rise in investment trust shares should make their choice of fund carefully. Just 10 per cent of investment companies own 50 per cent of the industry's assets, so there are many small and unpopular trusts on the market which may well be priced at a discount for the foreseeable future.

Would-be trust baggers should select quality funds which have a consistent performance record. Experts' tips include the Bankers Trust, currently priced at an 8 per cent discount. Other companies offering funds said to be underpriced include RIT, Finsbury, Alliance, Herald, Aberforth, Invesco and NatWest.

NatWest Securities links up for the Internet

THE old world of investment trusts met up with the new world of the Internet this week with the launch of a Website dedicated to UK closed end funds.

NatWest Securities, a leading analyst on investment trusts, has teamed up with Interactive Investor, the firm dedicated to putting financial information on the World Wide Web.

Tap in www.ii.co.uk/natwest/ and you can access 365 investment trusts with

daily updated data on performance, yield, share price, discount and asset allocation.

If you are thinking of investing in Europe you can rank all the investment trusts in the sector. Which are top over one, three or five years? Which are at a discount and could be a bargain? If you want your fund skewed to a particular country or sector, check the asset allocation to find where the trust is investing. For the sophisticated there is a separate

section on the 60 split-capital investment trusts. This will give you data on redemption yields, cover ratios and hurdle rates. You can even program the site to send an e-mail if a buying or selling chance occurs. "It can be like the price in a newspaper reaching out and tapping you on the shoulder," says Sherry Court, managing director of Interactive Investor.

GAVIN LUMSDEN

BYE BYE PEP initial charges.
BYE BYE PEP brokerage charges.
BUY a Fleming PEP.

FREE
SHARE EXCHANGE
until 30th April 1997

» Fleming investment trusts regularly outperform most other forms of investment over the long term.

» So they are ideal for PEPs.

» Especially now that we have Cut Costs.

» For a limited period we are WAIVING THE INITIAL CHARGE and BROKERAGE.

» During the offer you only pay 0.5% stamp duty on purchases and any market spread between buying and selling prices.

» And you can take advantage of our FREE share exchange offer.

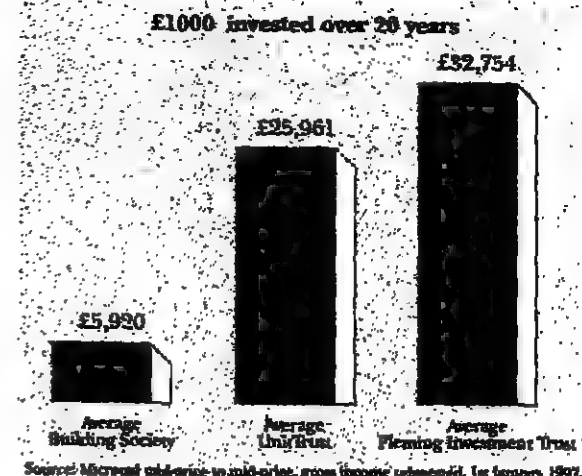
» These special offers on lump sum investments are available until 30th April 1997.

» There are 11 fully eligible Fleming investment trusts to choose from, all independently risk rated.

» So say bye bye to bad value PEPs, and buy a Fleming PEP instead.

» FREEPHONE 0500 500 161 now for full details (open 24 hours). Or return the COUPON now.

You can also contact Flemings on the internet.
<http://www.flemings.com/ftm>



Robert Fleming established his first investment trust in 1873, investing in the emerging market of the day, America. Today, Flemings continues in the same entrepreneurial spirit, managing over £55 billion through offices in 28 countries. Flemings is now one of the largest names in the market managing 20 trusts worth over £5 billion.

To Fleming Investment Trusts, Freeport 22 (SW1565), London W1E 7EZ. Freephone: 0500 500 161. Please send me details of the Fleming Investment Trust PEPs.

Title: _____ Initials: _____

Surname: _____

Address: _____

Postcode: _____

FLEMINGS

The Investment Trust Experts

Please remember that the value of shares and the income from them can go down as well as up and that you may not get back the full amount invested. Past performance is not necessarily a guide to the future. The tax treatment of Personal Equity Plans is based on current legislation and may change. The tax advantages of PEPs will depend on investors' individual circumstances. Issued by Fleming Investment Trust Services Limited, which is regulated by the Personal Investment Authority, only sell unit trusts, recognised collective investment schemes, investment trust savings schemes, PEPs, life assurance and pension products offered by the Flemings and Savis & Prosper marketing group.

WHAT HAPPENS IF MUM AND DAD BECOMES JUST DAD?



If the unthinkable happened and your partner died, would you be able to cope financially? Child care is expensive and your family's income might be substantially reduced. That's why at General Accident we've devised a special scheme that's both simple and supportive.

Family Protection from General Accident will provide a guaranteed monthly income for the remainder of the policy term should the insured person die. You can choose from 3 periods of cover, 10, 15 or 20 years, whichever one best suits your needs.

For example, the cost of covering a healthy 29 year old female non-smoker for a 10 year period providing for a monthly income of £1,000 is just 22p a day.

For more information about Family Protection from General Accident call FREE now. Tell us what period of cover you want and we will send you 3 personal illustrations giving you a choice of guaranteed income of £1,000, £1,500 or £2,000 per month with no obligation.

We'll also send you a FREE GIFT of a stylish Pen and Pencil set, with further details of how to claim a second free gift - a choice of a Black and Decker Cordless Screwdriver, a Custom Monaco Roll Bag or a Casio Travel Clock Radio Alarm.

CALL 0500 100 200
FREE LINES OPEN 24 HOURS

KEY PROTECTION FROM
THE KEY PEOPLE

Or complete the coupon and send to: Family Protection, General Accident, FREEPOST, Y035A, YORK, YO1 1BR.

Please indicate whether:
☐ 10 years ☐ 15 years ☐ 20 years
Smoker ☐ Non-Smoker
who has not used any tobacco products
Family Protection
Registered in England No 200 100
2 King's Street, York YO1 1BR

Mr/Mrs/Miss/Ms (please be formal)
Forename(s)
Surname
Address
Postcode
Telephone (inc STD code) Daytime
Evening Date of birth / /

We never make your name and address available to unconnected organisations. We will occasionally call you, by post or by phone, about other products or services offered by ourselves and associated GA Group companies. Tick the box if you would prefer not to receive this information.

Increase the value of your savings without having them all tied up.

	£500 - £4,999		£5,000 - £9,999		£10,000 - £24,999		£25,000 - £49,999	
	Gross*	Gross CAR**	Gross*	Gross CAR**	Gross*	Gross CAR**	Gross*	Gross CAR**
Bank of Scotland Banking Direct Instant Access Savings Account	4.65%	4.75%	5.13%	5.25%	5.60%	5.75%	5.85%	5.75%
Abbey National Investment (90 Day Notice)	3.65%	3.05%	3.30%	3.30%	4.00%	4.00%	4.55%	4.55%
Halifax Solid Gold (90 Day Notice)	3.00%	3.00%	3.25%	3.25%	4.00%	4.00%	4.50%	4.50%
Woolwich Premier 90 (90 Day Notice)	N/A	N/A	3.50%	3.50%	4.20%	4.20%	4.80%	4.80%

Source: Moneyfacts 12th February 1997

You don't have to tie up your savings for 90 days to earn a higher rate of interest. Quite the reverse, as a glance at the table above will show.

Bank of Scotland Banking Direct gives you instant access to higher rates - all from the

comfort of your own home, 24 hours a day, 365 days a year.

To make your savings work harder without tying them up in a notice account call us now, free, on 0500 804 804 for an application form and brochure. Please quote reference SA54.

Please send me more information on the Instant Access Savings Account. Post to: Bank of Scotland, Personal Banking, FREEPOST, 41 South Gyle Crescent, Edinburgh EH12 5JQ.

Name: _____
Address: _____
Postcode: _____ Telephone Number: _____

BANK OF SCOTLAND
BANKING DIRECT
Call us free on
0500 804 804

* Gross. The annual rate of interest paid without deduction of lower rate tax to eligible non-taxpayers.
** Net CAR (Compounded Annual Rate). This is the gross rate adjusted to show the amount effectively received by a customer if interest applied during a year remained in the account and earned interest (i.e. interest was compounded). Interest rates correct as of time of printing but subject to variation.
Interest calculations only and cannot be guaranteed.
Telephone calls may be recorded for security purposes and may be monitored under the Bank's quality control procedures.
Bank of Scotland and BSB are two registered trademarks of The Bank of Scotland and the Bank of Scotland.

هكذا من الرأصل

Focus on growth of tax havens

■ The Association of Unit Trusts and Investment Funds (AUITF) has produced a free investor guide to Peps. The Pep pack contains factsheets explaining bond fund Peps, Peps and pensions — how a unit trust Pep can supplement retirement income — Pep mortgages plus the basic Pep rules. Pep packs are available from the Unit Trust Information Service: 0181-207 1361.

Early surrender. Terms vary. Monthly income may be available.

WEEKEND MONEY LETTERS

Clearance delay costs money

From Mr M. J. Hutchinson
Sir, Just imagine a world where you could access your deposit/current accounts making prompt transfers of funds between them to maximise the interest earnings... The perception of faster settlement and automation of financial transactions — supported both through increasingly sophisticated investors and electronic access to accounts via telephone banking and the Internet — is very often no more than an illusion.

My wife operates a Chelsea Classic Account. Much is right with this account, but one major irritation is the ten to 12 calendar days required for cheque deposit funds to become available for subsequent cheque-writing.

She recently posted a deposit. Six days later she posted two cheque payments (to be

You take a long time to boil, Mr Black Kettle

I can charge a lot more than Mr Hitch Insta-Boil, this way



drawn against the funds deposited). These payments bounced, costing her £20 from the payee, who passed on the incremental administrative charges. A third cheque posted three days after the initial

deposit cost another £15. She wrote to the chairman of the Chelsea who, disappointingly but perhaps not surprisingly, offered her no more than explanations of the account's terms and condi-

tions. Apparently, a distinction must be made between the typical three to four-day cheque clearance within the banking world and the longer "clearance period" operated by several building societies. This latter period allows for possible subsequent receipt of notification of dishonour from their respective banks, whereas banks routinely receive notification of clearance within the mainstream of the UK clearing bank system.

The lessons are clear. Higher interest earnings offered on some accounts can easily be offset by unexpected charges if customers do not have a full understanding of their accounts' operations. Secondly, building societies are not always the good guys when compared with banks.

Yours faithfully,
M. HUTCHINSON,
The Arches Barn,
11, Lower Road,
Woolavington,
Nr Bridgewater, Somerset.

Insurance companies and terminal bonuses on endowment policies

From Mr L. K. Brown
Sir, A great deal has been made of the "maturity value of endowment policies" problem. A major obstacle of determining the potential final outcome of an endowment policy and, indeed, in attempting to determine the benefit or otherwise of a move, change or termination of an endowment is the fact that insurers will not provide a forecast of the possible "terminal bonus".

Can anybody provide a logical explanation, rather than a "legal reason" why insurance companies are either unable or unwilling to provide a projection of what the potential/possible/probable "terminal bonus" might be.

Since this portion of the policy can ultimately "make or

break" the investment, it would seem perfectly logical to expect a meaningful projection of both the annual and terminal bonuses. Annual bonus projections are permitted, within given limits and restrictions. Why is it apparently impossible to do the same for the terminal bonus, especially on those policies which have already been in place for some time, and therefore have a history?

With the wealth of statistical data available today, alongside current technology and computing power, there is no reason why this particular portion of such an investment should be excluded from the general ability to provide a meaningful forecast.

I have yet to secure any reasonable explanation from

any source as to why the current position should be so. All that is given is waffle, hiding behind the facade of "we are not permitted to provide those figures..." without any reasonable or logical explanation as to why. What does the insurance industry have to hide? Hiding behind "policy" or "the law" without being able to justify that policy, or provide a logical explanation behind the law is a sure sign that something is wrong!

Perhaps this is where our conversion "bonuses" will be coming from!
Yours faithfully,
LEE BROWN,
28 Highfield Road,
Flackwell Heath,
High Wycombe,
Buckinghamshire.

Service lacking

From Mr R. Breckman
Sir, Not once but twice in the past month I have asked Lloyds Bank to make a transfer from my deposit account to cover a cheque payable on my current account. Twice it has failed to carry out my instructions. This has meant my account going into overdraft, with the inevitable interest and charges, apologies and cancellation.

I am now told the bank has no facilities to effect such a simple monitoring procedure. Whatever happened to service? Why are the banks so arrogant as to assume we do not need it?

Yours faithfully,
ROBERT BRECKMAN,
Breckman & Company
Chartered Accountants,
49 South Molton Street, W1.

Vote on Halifax conversion was made with incomplete knowledge

From Mrs J. Champness
Sir, You can imagine my surprise when I read your report on overseas members of the Halifax Building Society (February 1) who would not benefit from the forthcoming conversion of the society.

This told me that Dutch residents were excluded from the bonus because of "onerous local laws regulating shares" which made it "not worth paying out to a small number of members", while others living in places as diverse as United Arab Emirates and

Singapore would benefit. I have never been informed by the Halifax that, as a resident of Holland, I am not eligible for the conversion payout.

I am particularly angry because the society sent the voting papers to me, which I duly completed and returned. Consequently, I believe that I was misled, as I made my decision based on incomplete information.

My vote would certainly have gone the other way, as I was a reluctant "yes" vote in the first place.

When I telephoned the Halifax, I was initially told that they knew nothing about the exclusion of Dutch residents.

I persisted and finally received a confirmation from the conversion department that we would be left out.

Although it is possible to change your address to one in the UK before conversion, so qualifying for a payout, it would not be possible for me to make such an alteration as I would be resident in Holland on the conversion date. Furthermore, as my interest is paid gross, I can hardly claim that I live anywhere else.

Yours faithfully,
JUDITH CHAMPNESS,
Jan van Crieckenbeeklaan 6,
5671 ED Nuenen,
The Netherlands.

Tax assessments

From Mr S. E. Boucher
Sir, I can support the claim made by Mr L. How (Weekend Money letters, February 1) that half the income tax assessments issued by the Inland Revenue are wrong. In the past six years, I have received only one correct assessment. This year one of my sources of income has been taxed twice, once in a Schedule E assessment and once in a Schedule D assessment, notwithstanding that I sent a certificate of tax paid with my annual return.

Yours faithfully,
S. BOUCHER,
60 Old Roselyon Crescent,
St Blazey, Par, Cornwall.

WHEN WE SAY UP TO 7.00%* OUR WORD IS OUR BOND.

2 YEAR FIXED RATE BOND		
£25,000+	7.00%	6.78%
£1,000-£24,999	6.75%	6.55%

Invest as little as £1,000 up to £500,000 and you can get a guaranteed return for 2 years with the flexibility of monthly or annual interest payments.

You will appreciate that no withdrawals can be made during the 2 year fixed rate period.

This offer is limited and may be withdrawn at any time, so send in the coupon with your cheque today to Woolwich Building Society, FREEPOST (DT98), Kingswood House, Sidcup, Kent DA14 4BR.

Alternatively, call in to your Woolwich branch or call us free anytime on 0800 22 22 00 quoting ref: TE152. For your security, telephone conversations may be recorded.

<http://www.woolwich.co.uk/woolwich>

Get much more with the Woolwich
WOOLWICH
INVESTMENTS

Woolwich Building Society, FREEPOST (DT98), Kingswood House, Sidcup, Kent DA14 4BR

Please send me further details of the Woolwich Fixed Rate Bond. ☐

I/we enclose £..... to invest in a Woolwich 2 year Fixed Rate Bond (min £1,000).

Name Mr/Ms/Mrs/Ms/Ms.....

Address.....

Postcode..... Telephone.....

Date of Birth..... Signed.....

Telephone 0800 22 22 00

*Interest will be payable net of the lower rate of income tax (currently 20%), or subject to the required certification, gross. Where the tax deducted exceeds an investor's tax liability (if any), a claim may be made to the Inland Revenue for repayment of tax. For individuals whose income falls within the lower or basic tax bands, the tax deducted will match their liability to tax on the interest and they will have no more tax to pay on it. Individuals who are liable at the higher rate of income tax of 40% will have to pay additional tax on the interest to cover the difference between the tax deducted and the higher rate tax due. Rates are fixed for 2 years from the date the account is opened. Interest will be calculated daily, from the day of receipt in the case of a deposit of cash and from the fourth bank working day after receipt in the case of a deposit by cheque. Proof of identity may be required. No withdrawals are permitted during the 2 year term. Additional investments are permitted only while this issue of the Bond is still on offer. Full terms and conditions available on request from any Woolwich branch, Woolwich Building Society, Corporate HQ, Watling Street, Berleghay, Kent DA6 7RR.

FMB24

GREAT VALUE PENSIONS

www.equitable.co.uk

In need of a
PEP
talk?

Have you got your PEP yet?

...if not, now's the time to take unbiased advice.

Investor Intelligence, one of the U.K.'s largest groups of independent financial advisers, can help you. Return the Freepost coupon or call FREE anytime on

0800 19-20-21

or return the Freepost coupon.

INVESTOR
INTELLIGENCE

You'd be well advised to contact us

To: Investor Intelligence, FREEPOST, Bournemouth BH1 1BR

Name.....

PHONE.....

Address.....

Postcode.....

☐ Data Protection 1994: please tick box if you do not wish to receive further marketing material.

TIM 19/2 PEP

The value of shares & the income from them can fall as well as rise, & if you withdraw from the investment at the early stage, you may not get back the full amount invested. The past is not necessarily a guide to future performance. Our financial advisers are not authorised to recommend any particular investment. Your financial adviser is not authorised to recommend any particular investment. The advertisement is not intended to constitute an offer of any investment. The advertisement is not intended to constitute an offer of any investment. The advertisement is not intended to constitute an offer of any investment.

THE PEP SUPERSTORE

THE BEST PEPs. THE BEST DISCOUNTS.

Tel: 0171 351 6022



REGULATED BY THE PERSONAL INVESTMENT AUTHORITY. THE VALUE OF INVESTMENTS AND INCOME FROM THEM CAN FALL AS WELL AS RISE.

Letters or information for Weekend Money may be sent by fax to 0171-782 5082. Letters should include a daytime telephone number. The Times regrets it cannot always give individual replies or advice and asks that original documents are not sent in. No legal responsibility can be accepted for advice in these columns and independent professional advice should be sought.

PERSONAL PENSIONS

Do you need a personal pension that lets you vary contributions without paying a penalty?

You may be quite happy with your pension. Until you try to change it. Penalties for early retirement, penalties for varying contributions, even penalties for dying. You begin to wonder just whose pension it is.

You see, in order to pay commission to brokers and middlemen, some companies impose severe penalties on their personal pension plans, should you wish to make changes.

Happily, The Equitable Life has never paid commission to third parties for the introduction of new business. You don't have to commit yourself to paying identical contributions every year. And, should you decide to retire early, your benefits would be exactly the same as if you had chosen that date initially.

What is more, you have the reassurance of knowing that your pension fund is in the hands of one of the finest investment teams in the U.K.

If you'd like to know more, call (0990) 38 48 58 or send off the coupon below for further information by post and by telephone.

www.equitable.co.uk

Information/advice will only be given on Equitable group products

Regulated by the Financial Services Authority

THE EQUITABLE LIFE, FREEPOST, WILTON STREET, AYLESBURY, BEDFORDSHIRE MK45 7BN

To: The Equitable Life, FREEPOST, Wilton Street, Aylesbury, Beds HP21 7BN

I would welcome details on the Equitable's pension plan. I am self-employed ☐ I am an employee ☐

Name (Mr/Ms/Ms).....

Address.....

Postcode.....

Telephone.....

Date of Birth.....

The Equitable Life

You profit from our principles

MARTIN CURRIE UNIT TRUSTS

Spreads easily...

Take a look at your PEP portfolio.

How much do you invest at home, on the UK stockmarket?

Most of it? All of it? Now ask yourself whether this makes sense.

Of course you can reduce the risk of investing too much in one country.

Simply by diversifying some of your investments away from home - in overseas markets.

That's what makes our Global Growth PEP Fund different. It invests in over 100 companies in some 20 countries.

And it has enjoyed growth of 24.5%* since its launch two years ago. That makes it one of the leading funds in the international growth sector.

Find out more today.

Please complete and return this coupon to Martin Currie Unit Trusts Ltd, FREEPOST, Dunoon, Argyll PA23 7UZ. Please send me further information and an application form for the Martin Currie Global Growth PEP Fund.

NAME.....

ADDRESS.....

POSTCODE.....

TELEPHONE.....

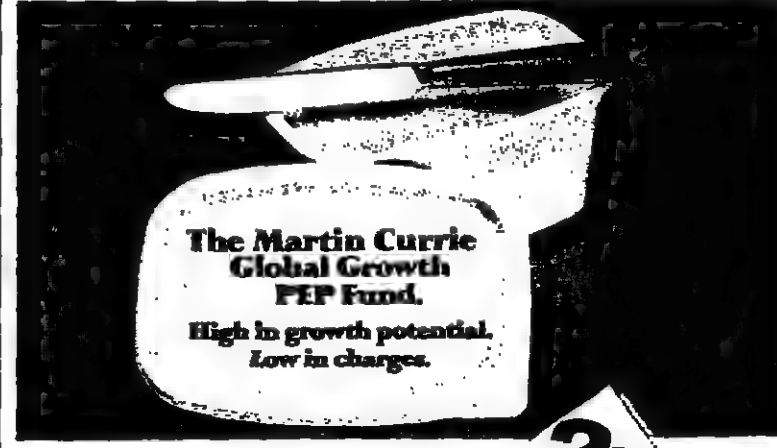
DATE OF BIRTH.....

MARTIN CURRIE

CALL US ON 0500 61 62 65

Martin Currie Unit Trusts Ltd, Saline Court, 20 Castle Terrace, Edinburgh EH1 2ES. Regulated by DMO and the Financial Services Authority.

*Source: Mifpral. Pay to sell issue with net income re-invested (7/1/94 - 1/1/96). In sterling.



So, if you're looking for a tax-free break, why not spread your investments abroad. With Martin Currie.

Talk to your independent financial adviser. Alternatively, complete the coupon or call us on 0500 61 62 65. We'll send you details of how you can broaden your investment horizons - tax free.

2% DISCOUNT ON PEPs

MARTIN CURRIE

مركزاً من رلاصل

[illegible]

Equities end the week steady

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	992	991	990	989	988	987	986	985	984	983	982	981	980	979	978	977	976	975	974	973	972	971	970	969	968	967	966	965	964	963	962	961	960	959	958	957	956	955	954	953	952	951	950	949	948	947	946	945	944	943	942	941	940	939	938	937	936	935	934	933	932	931	930	929	928	927	926	925	924	923	922	921	920	919	918	917	916	915	914	913	912	911	910	909	908	907	906	905	904	903	902	901	900	899	898	897	896	895	894	893	892	891	890	889	888	887	886	885	884	883	882	881	880	879	878	877	876	875	874	873	872	871	870	869	868	867	866	865	864	863	862	861	860	859	858	857	856	855	854	853	852	851	850	849	848	847	846	845	844	843	842	841	840	839	838	837	836	835	834	833	832	831	830	829	828	827	826	825	824	823	822	821	820	819	818	817	816	815	814	813	812	811	810	809	808	807	806	805	804	803	802	801	800	799	798	797	796	795	794	793	792	791	790	789	788	787	786	785	784	783	782	781	780	779	778	777	776	775	774	773	772	771	770	769	768	767	766	765	764	763	762	761	760	759	758	757	756	755	754	753	752	751	750	749	748	747	746	745	744	743	742	741	740	739	738	737	736	735	734	733	732	731	730	729	728	727	726	725	724	723	722	721	720	719	718	717	716	715	714	713	712	711	710	709	708	707	706	705	704	703	702	701	700	699	698	697	696	695	694	693	692	691	690	689	688	687	686	685	684	683	682	681	680	679	678	677	676	675	674	673	672	671	670	669	668	667	666	665	664	663	662	661	660	659	658	657	656	655	654	653	652	651	650	649	648	647	646	645	644	643	642	641	640	639	638	637	636	635	634	633	632	631	630	629	628	627	626	625	624	623	622	621	620	619	618	617	616	615	614	613	612	611	610	609	608	607	606	605
------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

RUGBY UNION

French confident they can march on against Wales

FROM GERALD DAVIES IN PARIS

TWO weeks ago, rejuvenated by victory in Scotland, no Welshman arriving at Cardiff Arms Park would have expected anything other than a victory from his team. However, that Welshman would have departed disconsolately after Ireland had defiantly proved him wrong.

This afternoon, the reverse is the case as Wales play France in Paris. There is widespread conviction of a French victory; there are no bets on Wales. The only hope is that the good fortune that deserted Wales last time will return so as — fingers crossed — to confound all predictions.

This is the last chance to lift the bogey. After defending their Parc des Princes fortress for 22 years against Wales, France will move to the new Stade Français next season. Whether in Cardiff or Paris, France have given Wales a haunted look over the last 15 years. For 12 consecutive years from 1983, France took the spoils. Welsh luck has turned somewhat since 1994. They have won two of the last three; both, however, in Cardiff.

Today may present as good a chance as any to follow in Scotland's footsteps of two years ago, when they at last achieved a victory that had eluded them for 26 years. France, because of five injuries and the suspension of their prop, Tournaire, have been forced to make six changes

FIVE NATIONS



CHAMPIONSHIP

from the team that defeated Ireland on the opening weekend of the five nations' championship.

Other national teams, finding themselves in a position of having to replace six of their first-choice players, would present a moment of introspection and doubt. The French are only partly in this condition. In the past, they might have thrown their arms despairingly in the air; they do so only half-heartedly now. With the overwhelming success of their clubs in both European competitions, the Heineken Cup and the European Conference, they feel they have the kind of strength in depth to which the other countries can only aspire.

France have the admirable facility also of moving their players around in a variety of positions and to appear comfortable with the changes. Today, there are four changes in the back division. Lemaison

and Venditti, who are centres for Brive, are at stand-off half and wing, respectively, for their country. The latter scored three tries in his first five nations' match, in Dublin. Lemaison, who played in this position on tour in South Africa last year, is partnered by Carbonneau, also from Brive, representing a complete change at half back from the Irish match, when Penaud and Galthié held the positions. Such positional manoeuvres could prove vulnerable points for others to exploit. It would surely be the case were other countries to be so selectorially cavalier, but who can tell how the changes will expose the French?

Wales are in a championship no man's land; one away win, one loss at home. The swing from euphoria to frustration was summed up by Terry Cobner, the Wales director of coaching. "We were not so good as people made us out to be after beating Scotland," he said, "nor were we as bad as we were said to be after losing to Ireland."

What is true is that the problems discernible against Scotland were also present against Ireland. Too often, the players look to take the ball to the ground, where they are then careless in losing their grip on it and giving it away, the lineout remains uncertain and they have yet to show the mastery of winning the ball artfully at the restart. These are areas that should consolidate Wales' progress. Instead, the team is unnecessarily exposed further.

Any hint of negligence and France will punish them. Pierre Villepreux, ignored for years for coaching at international level, is now assistant to Jean-Claude Skrela. A large part of his attacking strategy is based on taking advantage of the mistakes of others, working on the principle that it is then that the opposition defence is most disorganised.

Control, as England proved in their four victories in Paris in the 1990s, is a prerequisite in the fire-cracking atmosphere. Aggression, too, must be met with aggression. These are qualities that will be called upon even more in conditions that are likely to be heavy after rain. Whatever the weather, France are firm favourites.



Venditti, left, displays the fleetness of foot that France will be hoping to exploit against Wales in Paris today

Brive inspire backward glance

Peter Bills on the threequarter talent recalling a glorious era for France

Back in the early 1960s, in the beautiful forest region of France known as Les Landes, a small rugby club unearthed some exceptionally talented threequarters.

Stade Montois, the club in Mont-de-Marsan, midway between Bordeaux and the Pyrenees, produced three players for the national team who were, in any era, formidably skilled. Christian Darrouy, a great wing who was to captain France, and the Boniface brothers, André and Guy, who was to die tragically young in a car accident, had a profound impact on French back-line play of that time.

The effect is still talked about to this day in the cafes and bars of the South of France. Except that now, another club and a fresh cluster of supremely talented players who have moved en bloc into the national team are discussed.

The influence of the successful Brive club will become manifest at the Parc des Princes today when three members of its back line

represent France against Wales: the influential half backs, Philippe Carbonneau and Christophe Lemaison, and the left wing, David Venditti. A fourth Brive man, Sébastien Vias, is on the replacement bench.

Given the flair and dynamism with which Brive won the Heineken Cup last month, it is not too fanciful a notion that the little club of the Corrèze may emulate the considerable influence nationally of Mont-de-Marsan those years ago.

Certainly, the flying men of Brive will find a sympathetic apostle to preach their creed at international level in the form of Pierre Villepreux. Venditti, whose scoring prowess has been exceptional in recent months, acknowledges that the national team under Villepreux now seeks to emulate the pace of the Brive game against Leicester. "Yes, why can't the French team

play at the same pace as Brive," he said. "I think this French team wants to do it, but it is hard to achieve because you don't have the players together all the time. It is the trainer's job to reflect on our style of play and not for us, the players of Brive, to impose our style on the team. We arrive in the French team and respect the objectives of the trainer. But people must not expect everything at once; it will take him some time to work with the team."

Perhaps, but Villepreux has, all his rugby life, espoused the theories that Brive so gloriously demonstrated in that final — fast ball, creative back-line play with innovative angles of running, slick passes delivered at speed and timed shrewdly and the working of the sprinters into open space. It is his life's work.

For Venditti, 23, these are heady times. A first appear-

ance for France last April, when they defeated Romania 64-20, a try-scorer for Brive against Llanelli and Cardiff in the quarter and semi-finals of the Heineken Cup followed by a hat-trick of tries for France in Ireland last month.

He left Bourgoin last summer for Brive to play in the Heineken Cup. Bourgoin were only in the European Conference. He embraced rugby from the age of eight in the region of Ann, living at the foot of the ski slopes near the Swiss border. Skiing was denied to him, however, because his coaches recognised an outstanding rugby talent. Now, some liken him to Eric Bonneau, the former Toulouse player, and his solid frame, 6ft 11in and 13st 3lb, makes him a similarly powerful runner.

For Brive, he plays centre, for France, left wing. An anomaly? He smiled. "I would hook for France if they ask me," he said. He is almost stocky enough to do just that. Wales should beware this new French connection.

TENNIS

Recurrence of injury sidelines Becker

FROM ALIX RAMSAY IN DUBAI

BORIS BECKER'S hopes of climbing back into the top five of the world rankings and challenging for another grand-slam title suffered a setback yesterday when he pulled out of the Dubai Open before his quarter-final match against Goran Ivanisevic with a recurrence of a wrist injury.

Last summer, during his third-round match at Wimbledon, he snapped the tendons of his right wrist as he went to play a forehand. Initially, he was out of action for 3½ months and, since his return, has withdrawn from three tournaments after the pain flared up again.

"It is a very strong pain in my wrist," he said. "It started six days ago, but I don't know why the problem came back. Usually, when I arrive at a new site, it takes a couple of three days to get used to the conditions and it hurts a little in my first round, but after that I am pain-free. This time, I have been taking anti-inflammatory tablets for five days and it is still getting worse."

On Thursday, Becker was unsure whether he would be able to play his second-round match against Sandor Stolle after his morning practice session. "By the evening warm-up, it was much better so I thought I would give it a try," he said. "Tonight, it was not any better at all."

Becker was due to play in Antwerp next week, but will now go back to Munich to see the specialists who treated him last summer. What worries him most is the fact that the pain appears to be in a slightly different place this time and he is planning to have a scan as soon as possible to see exactly where the problem lies.

"The doctors told me that it would take a very long time for the injury to heal completely," he said, "and with the way I play, with a lot of spin and a lot of wrist work, I am using it every day."

Two other men who have had their problems with injury over the past few months suffered mixed fortunes. Jim Courier beat Wayne Ferreira 6-2, 7-5, but Richard Krajicek, the No 3 seed, lost 6-2, 6-2, to Jiri Novak, of the Czech Republic.

HOCKEY

Cannock face injury worry for key match

CANNOCK have plenty to think about when they play Hounslow in the National League premier division tomorrow (Sunday) Friskin writes. They have worries about a hand injury to Bob Crutchley, a key figure in attack, that will only be assuaged if he passes a fitness test before the match, and they will be carefully watching the form of Teddington, who lie only a point behind them at the top of the table.

Before Cannock and Hounslow take the field at Chiswick, a confident Teddington will play Guildford at the same venue earlier in the day. "We hope to make it nine wins on the trot," Neil Campling, the Teddington manager, said. He would settle, therefore, for a repeat of the last time the teams met, on October 20, when Teddington snatched a 5-4 after Guildford had pulled back a 4-0 deficit.

Old Loughborough, with two goals apiece from Chris Bloor and Chris Gladman, won their opening game 5-3 against the Spanish champions, Aldeasa Valdeuz, in the European indoor club championship A division in Cologne yesterday.

Shaw shows stature for the big occasion

David Hands, rugby correspondent, believes England's giant forward has put a series of crippling setbacks behind him

Talk of wheels turning full circle will not go down well with Simon Shaw. There have been too many punctures along the way for the Bristol lock forward to gaze into the future with full confidence, yet there is no denying that Africa, where he was born and where his representative playing career took a giant leap forward, may see him back this year — if the selectors of the British Isles party to tour there this summer think fit.

Shaw learnt the hard way the pitfalls of professional sport, even when still an amateur. That his international career is now burgeoning — a fourth England cap beckons against Ireland at Lansdowne Road today — does not mean that he forgets entirely a 1995 that brought him, literally, to his knees.

It was bad enough that medial ligaments damaged during his third A international, against Italy, in February of that year proved enough to remove him from the World Cup squad that travelled in the summer to South Africa; in November, a double dislocation of the left ankle, suffered while playing Transvaal, threatened to erase a promising career completely.

That his shin bone was broken and sundry ligaments and tendons ruptured only added to the gruesome mess that his leg was in; few who witnessed the accident, when his leg caught in the turf, would have predicted that, almost exactly a year later, he would make his international debut against Italy.

Shaw was in no doubt that he would play again; the question was at what level? The most demanding part was not whether the ankle would be right, but whether I could put 100 per cent into my game, make the tackles without fearing the ankle would go again," he said. "That was the worst part. I came back earlier than the surgeons predicted and played a couple of games towards the end of the season, but I was still holding back a bit."

"During the summer, I psyched myself up to really go for it and it seems to have worked." That could be described as a modest understatement: Shaw and Martin Johnson could form a second-row partnership as effective as any of those that have preceded them in English colours and provide the engine-room for the Lions, who have so frequently in the past relied on muscular English tight forwards.

Shaw, 24 last month, is a disarming man, the product of a diverse upbringing of which his first seven years were lived in Kenya before the family moved to Spain, where his sporting enthusiasms were

football, basketball and swimming. Not until he was 16 and attending Godalming Sixth Form College did he come across rugby. Cranleigh Rugby Club, where his friends played, whipped him into their first XV without so much as a by your leave.

"I was lucky in that they had a huge forward pack, so I didn't stand out that much," Shaw said. He had not quite reached his full proportions of 6ft 9in and nearly 25st (at least he can now look his father in the eye). "I'm not one of those guys who go looking for trouble — I remember once playing against a former Scottish international who seemed a bit frustrated by my game — but I can handle myself."

He had to when he first appeared in a senior England shirt, on tour against South Africa in Kimberley. Shaw stepped off the flight as a replacement for the concussed Johnson and, scarcely 24 hours later, was pitched into a contest against a side including the combative Transvaal lock, Kobus Wiese. Sporadic violence was the order of the day, yet the English display

heartened the entire tour party. Shaw rates it one of the most demanding games he has played.

The key thing to remember about Shaw is that he is an athlete, a mobile, ball-playing forward in the mould of Ian Jones, the New Zealand lock, whom he partnered for the Barbarians against South Africa in 1994 — only bigger. "Early on, I found I had the ability to read the game, take the shortest route to where the ball was going," Shaw said. "That, rather than speed, is what mobility is about."

"If I don't get my hands on the ball, get into positions to take on other players or make tackles, then I don't enjoy the game so much. I don't play just to push in the scrums and jump in the lineouts." Mundane though those chores may be, however, he does them well; playing against the New Zealand Barbarians and the world-class pairing of Jones and Robin Brooke in November taught him much. Pedro Sportleder and German Llanes were even more demanding when Argentina came calling in December.

The test of character which is the five nations' championship will continue his rugby development and, for now, the future looks bright.



Shaw: burgeoning

England A team read from flawed script

Ireland A 30
England A 44

FROM DAVID HANDS IN DUBLIN

SHOULD England's seniors offer the same generous start to Ireland today as their A team did at Dorneybrook 24 hours earlier, they may find recovery slightly more awkward. Within 13 minutes, the Irish had scored 19 points and it was scarcely tactical finesse that dragged the visitors back into contention.

The quick wit and application of planned moves was a joy for the men in green, but, as is so frequently the case — Ireland have won only one of these second-string meetings — they could not sustain the effort against heavier opponents. In particular, they could not quell the activities of the English back row, which initially held their side together and then allowed them to expand.

Though ten tries were scored, this was a shapeless, inaccurate game that reflected little credit on either side, save for some notably individual performances — by McQuilkin and Walsh for

Ireland, by Diprose and Back for an England side that, after overcoming the Scots with ease last month, were caught cold.

SCORES: Ireland A: Tries: Keane, O'Shea, Walsh, Malone. Conversions: O'Shea (2). Penalty goals: Keane (2). England A: Tries: Adair, Diprose, Back, Greenstock, Back, McQuilkin. Conversions: McQuilkin (4). Penalty goals: McQuilkin (2).

IRELAND A: C. O'Shea (London Irish, captain), D. O'Shea (Gloucester), McQuilkin (Leicester), K. Keane (Gloucester), N. Woods (London Irish), P. Back (Leicester), S. Malone (Gloucester), Hurley (Munster), M. McDermott (Leicester), G. Walsh (Northampton), S. Durnan (Leicester), S. Johnson (St Mary's College), B. Cusack (Bath), K. Dawson (London Irish), B. Cusack (Gloucester).

ENGLAND A: N. Back (Northampton), A. Adair (Leicester), N. Greenstock (Worcester), S. Back (Gloucester), P. Back (Leicester), D. West (Leicester), J. Mallett (Bath), M. Coney (Bristol), G. Archer (Leicester), J. Foster (Sale), M. Back (Leicester), A. Diprose (Gloucester). Carry replaced by G. O'Shea (Bath, 61min). Referee: P. Adams (Ireland).

A try in the fourth minute of injury-time gave Richard Gurney the chance of a conversion which won Ireland the under-21 international with England 28-27 at Greystones.

SCORES: Ireland Under-21: Tries: Walsh, O'Shea, O'Shea, Conversions: Gurney (2). Penalty goals: Gurney (2). Dropped: Gurney, England Under-21: Tries: J. Wardle, W. Hogg, Hogg, Gurney. Conversions: Hogg (2). Penalty goals: Hogg (2).

Whichever team wins, the celebrations will go on all night. Luckily, so do we.

Call us anytime on 0800 00 88 00. Wherever you are, CitiPhone Banking gives you free 24 hour access to your account 365 days a year.

CITIBANK
THE CITI NEVER SLEEPS.



RUGBY LEAGUE

Brawl clubs protest at record fine

By Christopher Irvine

ST HELENS and Wigan were fined a record £15,000 each yesterday, with half suspended for a year, for the brawl during the Silk Cut Challenge Cup tie last Saturday which followed a high tackle for which Bobbie Goulding, the St Helens captain, is serving an eight-match suspension.

Both clubs are to seek legal advice over the refusal of a right of appeal by a sub-committee of the Rugby Football League (RFL) board. In a joint statement, the clubs deplored the levels of fine imposed and the fact that they have no apparent comeback.

In finding St Helens and Wigan guilty of bringing the game into disrepute, after studying a video of the incident, the report of Russell Smith, the referee, and hearing representations from the two clubs, the three-man committee said both teams had displayed a considerable lack of discipline and had caused hurt to the game.

Goulding's stiff-arm challenge on Neil Cowie, a few seconds before the half-time interval, sparked the brawl involving several players. The committee could have ordered individuals involved to appear before the disciplinary committee for separate punishment, but blanket fines on the clubs and an end to the judicial investigation into an unruly episode were seen as appropriate.

However, the clubs are unlikely to let the matter rest. They may find that the levels of fine are binding, but St Helens are to use their right of appeal over the duration of Goulding's suspension. Un-

less he wins a reduction, the Great Britain scrum-half will not be available to the Challenge Cup holders until after the semi-finals next month. He will also miss the first five Stones Super League games, including the match away to Wigan on March 28.

The severity of Goulding's punishment was indicative of the purge on potentially dangerous tackles being carried out by the RFL. This included a six-match suspension for Steve Walker, the Batley full back, who was sent off in the Challenge Cup defeat last Sunday by Paris Saint-Germain, who also had Adam Peters, a forward, banned for one match for foul play.

Chris Whiteley, the Carlisle forward, will miss one match for fighting in the tie against Dudley Hill, who had Chris Hannah (biting) and Craig Horne (foul tackle) suspended for two and three matches, respectively.

Wigan are still having talks with Vaaiga Tuigamala, but it seems certain that, by next week, the Western Samoa centre will be back permanently in rugby union at Newcastle after the completion of a £1 million deal with the Courage Clubs Championship second division side.

Warrington are insisting that Jeremy Harris, the Wales and Great Britain stand-off half, is no longer available to St Helens, although he is still for sale at £1.35 million. John Smith, Warrington's chief executive, said that Harris had been instructed to resume training because St Helens had failed to put forward an acceptable offer.



Janice Manson, left, the defending women's champion, releases a stone during her defeat by Jean Reid at the English national curling championships in Perth yesterday

GOLF

Newcomer Wade beats storm

BEFORE thunder and lightning caused the suspension of play in the second round of the Dimension Data Pro-Am in Sun City yesterday, John Wade, of Australia, and David Frost, of South Africa, were safely in the clubhouse after rounds of 65, which equalled the Lost City course record.

A day on which only 78 of the 160 competitors managed to complete their rounds ended with Wade and Frost sharing the lead on 134, ten under par. They are two strokes ahead of Padraig Har-

rington, of Ireland, who added a 66 to his first round of 70.

Wade, 28, a newcomer to the European Tour, had spent six years struggling on the Australian circuit before going to the qualifying school last November and winning his card by finishing third.

Frost's challenge was more predictable. Although based in the United States, he has won the Million Dollar Challenge played on the adjacent Gary Player course on three occasions.

In the Australian Masters in Melbourne, the halfway lead was shared by Peter O'Malley, a former winner of the Scottish Open, and Lucas Parsons with a 15-under-par score of 131, leading Tiger Woods, the pre-tournament favourite, by seven shots.

While the two Australians were carving up the Huntingdon course for a second time, Woods dropped shots at the 17th and 18th and finished two behind another of the tournament favourites, Robert Allenby.

Survey gives Harding the cold shoulder

SIMON BARNES



On Saturday

THE sporting world has produced a greater ogre than O. J. Simpson. A recent survey in the United States on "product endorsement effectiveness" — this is a country in which popular affection can be measured in fiscal terms — came up with a list of 84 sporting names. People were asked whether they would buy a product if it were endorsed by a series of sports stars.

Michael Jordan, the basketball player, was, as ever, top of the list, followed by a rather notably graceless basketball player called Shaquille O'Neal. And, down in 83rd place, was O. J., last week found to be legally responsible for the death of his wife and her companion.

However, there is a place in the American endorsement hell still deeper. And who fills it? Why, Tonya Harding, of course. Never mind death: Harding was part of the plot in which her fellow skater, Nancy Kerrigan, was whacked on her knee. Harding pleaded guilty to obstructing the course of justice and was fined and put on probation.

Silent witness

More on Tonya, who, though banned from amateur competition, plans to make a comeback skate in Reno a week today. She says that she was the victim of an abduction attempt, but somehow managed to foil it.

She told police that a "bushy-haired man" abducted her at knife-point outside her home in Oregon and forced her to drive her truck out into the wilds. But Tonya, no stranger to the notion of direct action, rammed the truck into a tree, made a break for it, dodged about among the trees and then doubled back to the truck and drove off — leaving the knife-wielder gnashing his bushy teeth in frustration.

"I have no reason to think it's false," Damon Coates, speaking on behalf of the Clackamas county sheriff, said, "but it would be poor investigation not to look at that."

Harding could not comment herself, because she is under an exclusive media contract connected with her Reno comeback. Now there's a thing.

Holy orders

Perhaps the point is that rugby league, even more than most sports, brings a player face to face with the need for prayer. For the sport is filled with religion. The annual Oxford v Cambridge University rugby league match on March 12 at Richmond will be refereed by a Catholic priest, Father Geoff Hilton, who, as a long-term Swinton fan, no doubt understands the efficacy of prayers to St Jude.

Meanwhile, Bill Ashurst's career as an apostle of violence is long gone. A hell-fire player for Wigan and Wakefield, sent off 15 times for violence, he gave up the game when he got religion. He is



now a preacher and charity worker. He offered players spiritual help during the 1995 World Cup and is now leading a Christians in Sport campaign to raise funds for Romania.

Go with the floe

Perhaps the most thrilling sport in the world is ice fishing. You sit by a hole in the ice with a long bit of string and, er, that's it... apart from the drinking, of course. The hole is inside a nice cosy hut, so it's not as bad as you thought. Everything was going according to plan as night fell on the 500 participants of the Georgia Fishing Derby on Lake Simcoe, 46 miles north of Toronto. The participants fell asleep, an essential ploy in this gruelling sport. However, they were about to leap into unaccustomed action, for a huge chunk of the ice broke off and drifted towards the middle of the lake, taking 300 fishermen with it.

Winds whipped up to 60mph and blizzard conditions prevailed. Six military helicopters buzzed in for a hectic mass rescue. Eventually, all the fishing folk were down to safety. One, Tom Slade, said: "It was like the hut was moving. I had to wake up my partners and tell them, 'something is wrong here.'" Sergeant Denis Michaud summed it up to perfection: "It's all due to the recent weather."

Best of enemies

Life is not easy when you have as many enemies as poor Diego. He has just returned to go to a festival in Montevideo in which the great Paraguayan goalie, José Luis Chilavert, was to receive an award as South America's best player from the hands of the great gerontocrat, João Havelange, president of Fifa.

"Let's be frank," Diego said. "There were many people there I don't like. I can't attend a prize-giving in which there is Chilavert, against whom I've formed a trade union." Meanwhile, Diego has been asked to help out his old Argentina team-mate, Mario Kempes, by going to play in Albania.

FOOTBALL	
PONTINE LEAGUE: Plymouth 1, Exeter 1. Southend 1, Weymouth 1. Southend 1, Weymouth 1.	
AVON & BRISTOL: Colston 1, Frome 1. Colston 1, Frome 1.	
SCHOOLS MATCHES: Walsley 1, Uxbridge 1. Walsley 1, Uxbridge 1.	
Under-18 International: Wales 1, England 1. Wales 1, England 1.	
Under-19 Trophy: Huddersfield 1, Shropshire 1. Huddersfield 1, Shropshire 1.	
English Girls Under-18: Warrington 1, 117. LA Ladies 135, Utah 110. Portland 95, Sacramento 105. LA Clippers 88.	
Under-18 Girls: Manchester 1, Penryn 1. West Midlands 1.	
FRENCH LEAGUE: Lens 1, Paris Saint-Germain 2. Nantes 0, Auxerre 0.	

BASKETBALL	
FA Cup Trophy: Semi-finals, Arsenal 1, Leicester 1. Chelsea 1, 185-150. In semi-finals, Chelsea 1, 185-150. In semi-finals, Chelsea 1, 185-150.	
NATIONAL ASSOCIATION: Arsenal 1, 105. Indiana 107, New York 107. Philadelphia 102, Dallas 100. Golden State 107, Denver 117. LA Lakers 135, Utah 110. Portland 95, Sacramento 105. LA Clippers 88.	
Under-18 Girls: Manchester 1, Penryn 1. West Midlands 1.	
FRENCH LEAGUE: Lens 1, Paris Saint-Germain 2. Nantes 0, Auxerre 0.	

BOWLS	
YETTON TROPHY: Quarter-finals, Aston Valley 1, Egham 1. Egham 1, 79-77. Telbridge 1, 79-77.	

CRICKET	
Tri-nation series: South Africa 1, India 1. South Africa 1, India 1.	

HA A Foster 6-3, 6-3; J Delgado to E Linnik (Ger) 6-2, 6-3. Quarter-final: Delgado to Linnik 6-1, 6-1; Richardson to Sparks 6-2, 7-5. Vinn Linnik to Luskio 5-3, 6-4. Preliminary to Stalling 7-6, 7-6.

MARSEILLES: Men's tournament. Final round: Second round: M Rostov (Soviet Union) to Kubi (Swed) 6-3, 7-6; A Chesnokov (Soviet Union) to Vasek (Cze) 6-3, 6-2; S Brugnera (Spa) to L Rous (Fr) 4-6, 6-3, 6-2; F Santoro (Fr) to P Korala (Cze) 6-4, 6-4. Quarter-final: Brugnera to Chesnokov 6-3, 6-2; 1 Enqvist (Swe) to H Drexlmann (Ger) 6-4, 3-6, 6-1.

THE TIMES GUIDE TO THE FA CUP AND PREMIERSHIP THIS WEEKEND

ARSENAL

Arsenal hope that Tony Adams, badly missed by England on Wednesday, will have recovered from his ankle injury. Most important of all, Dennis Bergkamp will be back after suspension to load the bullets for Ian Wright, no stranger to suspension himself, to fire — and no doubt to fire a few on his own account. Paul Merson will doubtless be joining in the fun. But Arsène Wenger, the manager, really must improve Arsenal's on-field behaviour. Suspensions have cost them dear. BG

ASTON VILLA

Villa's Premiership prospects are not too bright, after only one win in their last seven outings, but at least Fernando Nelson, their 25-year-old defender, appears to be building a bright future. The Portuguese culture vulture, a frequent visitor to England's castles and stately piles, owns a construction company back home in Porto. "Football is my profession but I wanted to prepare for when it is over," Nelson said. "I have settled well here but I sometimes miss my business." RK

BLACKBURN ROVERS

Even the dark clouds that hung over Wembley on Wednesday evening had one silver lining — the performance of Rovers' Graeme Le Saux, who completed a remarkable journey back after an horrendous ankle injury. On Wednesday he was arguably England's most effective player. "It was warming to see Graeme return for England," Tony Parkes, the Blackburn caretaker-manager, said. Parkes faces one selection problem: Filicoff or Bohinen in midfield. DM

CHELSEA

The inspirational performances of Gianfranco Zola and Roberto di Matteo for Italy at Wembley on Wednesday suggest that they may be too much for Leicester City at Filbert Street in the FA Cup fifth-round tie tomorrow. Leicester's chief hope lies in the possibility that Steve Claridge can unsettle Chelsea's defence. The Vialli stand-off continues. It will be hard for him to force his way back into a team in which Mark Hughes partners Zola so profitably. BG

COVENTRY CITY

Are Coventry's funds limitless? Not content with sanctioning a £23 million outlay on players in 21 months, Bryan Richardson, the club chairman, is now talking about moving the ground from Highfield Road. "We have not looked into it in detail but it is something we may have to consider," he said. Should the Nationwide League beckon for City in the near future, as is conceivable, Highfield Road might not be so cramped after all. Instead, Richardson could buy some more players. RK

DERBY COUNTY

Without a league win since last November, Derby have four home games within the next month to halt their slide towards the relegation zone. While declining, after much thought, to bid for Paul Kinson, who plays for West Ham United at the Baseball Ground in the Premiership today, Jim Smith, the manager, is hoping to sign another striker by the end of next week. Ward and Wilkins are injured and Rahmberg is playing for Sweden in a tournament in Bangkok. RH

EVERTON

Everton's injury problems eased slightly during the week, with Joe Parkinson and Craig Shorpy back in harness and Duncan Ferguson, Gary Speed and Nick Barmby all returning unscathed from international duty. All are in the squad, along with Short and Parkinson, for the match in Jersey this evening against a Jersey Select XI. Southall may have to wait for the reserve match next week for his next appearance — if he does not become Oldham manager first. PB

LEEDS UNITED

The row with the FA over Lee Bowyer's appearance for the England Under-21 team lingers on, with Bowyer awaiting a late fitness test to see if he can play today. Lee Sharpe and Tony Yeboah both played for the reserves in midweek and might be included in the squad, but the most likely change is the return of Radebe, probably for Ian Harte, one of Ireland's successes in Cardiff. The tie pits George Graham against his great friend, and mentor, Terry Venables. PB

LEICESTER CITY

Leicester have produced some of their best performances against the bigger clubs this season, but the FA Cup fifth-round tie against Chelsea tomorrow could hardly have come at a worse time. The central spine of the side has been displaced by suspensions for Neil Lennon, Muzzy Izzi, Emile Heskey and Matt Elliott. At least Steve Walsh, the captain, is fit again, while Mark Robins, still transfer-listed but with a history of important Cup goals, may make a rare appearance up front. RH

LIVERPOOL

Roy Evans, the manager, has not wasted time licking his wounds during Liverpool's enforced lay-off. Instead he has studied the transfer market and arrived at a couple of surprise names. First up is Gareth Whalley, one of the most accomplished midfield players outside the Premiership. The Crewe man has joined on an extended trial, with a view to a permanent move. The second is Pierluigi Casiraghi: the Italy forward is keen on a move to England. DM

MANCHESTER UNITED

For once United have no cup-tie to occupy them, but thoughts are already turning ahead to next week, with visits to Highbury and Stamford Bridge likely to play an important, if not decisive, part in their pursuit of the Premiership title. They will be without both Cantona, who is suspended, and Scholes, his natural replacement, for the London trips. Giggs and Irwin are expected to have recovered from the injuries that kept them out of the midweek international in Cardiff. PB

MIDDLESBROUGH

While Emerson is suspended for the FA Cup fifth-round trip to Manchester City today, Bryan Robson, the manager, is still hoping to have Juninho in his side for the vital Premiership match at Manchester United on Wednesday week, even though Brazil play Fulham that night. Meanwhile, the club has attempted to engage George Carman, QC, for his appeal against the Premiership's decision to deduct three points for failing to fulfil a £1.4 million transfer. DM

NEWCASTLE UNITED

Kenny Dalglish is nothing if not determined, and that could lead to an interesting confrontation with Liverpool, his former club. The Newcastle manager is keen to sign Danny Murphy, a young midfielder with Crewe Alexandra. Murphy, however, is already promised to Liverpool, and Crewe have turned an offer in excess of £1 million from Newcastle. Dalglish, though, is not discouraged easily, and plans to up the ante to test Liverpool's — and Crewe's — resolve. There could be fireworks. DM

NOTTINGHAM FOREST

Stuart Pearce misses the FA Cup fifth-round tie at Chesterfield because of suspension and will bowl out instructions from the dug-out for the first time since becoming caretaker-manager. Pearce returned from England duty to block the move of Chris Bart-Williams to Manchester City, but the deal could be resurrected next week when he attempts to extend the loan of Nigel Clough from Maine Road. Clough is ineligible for the Cup, but Dean Saunders has recovered from injury. RH

SHEFFIELD WEDNESDAY

The FA Cup tie against Bradford, Chris Waddle's new club, has embarrassment coming from it, not least because of his bitterness over the manner of his departure from Wednesday. David Platt, the Wednesday manager, is keen to play that down and, anyway, has other problems to ponder. David Hirst was not pleased at being substituted for the reserves in midweek, and his shirt was removed swiftly as he left the field. According to Platt, though, the incident had little import. DM

SUNDERLAND

Peter Reid, the manager, is hoping to conclude a £1.4 million transfer involving Alphonse Tchami, the Boca Juniors forward. The Cameroon international has been on trial at Roker Park since Rodney Jack, of Torquay United, who would cost around £500,000. There are also persistent rumours — fuelled by both Reid and his chairman, Bob Murray — that Sunderland are pursuing Paul Gascoigne with some fervour.

HOW THEY STAND

	Pts	Goal diff	Last five
1 Manchester United	26	+22	DWWDW
2 Liverpool	25	+22	WDWWD
3 Arsenal	22	+21	WDWWD
4 Newcastle	22	+20	WDWWD
5 Chelsea	24	+15	DWLDW
6 Wimbledon	23	+6	WDLLD
7 Aston Villa	23	+7	DWLLW
8 Sheffield Wednesday	24	-1	LDLWL
9 Tottenham	24	-1	LDLWL
10 Nottingham Forest	24	-1	LDLWL
11 Derby	24	-1	LDLWL
12 Leeds United	24	-1	LDLWL
13 Blackburn Rovers	24	-1	LDLWL
14 Leicester City	24	-1	LDLWL
15 Coventry City	24	-1	LDLWL
16 Derby	24	-1	LDLWL
17 Nottingham Forest	24	-1	LDLWL
18 West Ham	24	-1	LDLWL
19 Southampton	24	-1	LDLWL
20 Middlesbrough	24	-1	LDLWL

SOUTHAMPTON

The Southampton players and staff refused to go along with poor reviews of Matthew Tiesler's performance against Italy. The club also joined Chelsea in denying that Graeme Souness would be signing Gianluca Vialli, his former Sampdoria team-mate. When the two were supposed to be meeting in Southampton, Souness was in South Africa — a long way from Brentford, where the team played a match last night, with Jason Dodd returning after a December injury. NS

TOTTENHAM HOTSPUR

Woe, woe and sextuple woe. Injury and suspension rob Tottenham of Sheringham, Armstrong, Vega, Scales, Mabbutt and Nethercott for the visit of Arsenal this afternoon. At least Anderton is fit, allegedly, to start a game for the first time since November and Iversen should shrug off the groin strain that prevented him from playing for Norway Under-21s in midweek. Other than that, Gerry Francis, the Tottenham manager, has little to worry about. RK

WEST HAM UNITED

As they contemplate the size of the fee paid yesterday for John Hartson, a few more figures for anxious West Ham supporters to contemplate before the vital match at the Baseball Ground today: Hartson and Kitson will form West Ham's fourteenth strike partnership of the season; since the 1-1 home draw with Derby in November, they have taken six points out of 30; and if West Ham (22) had gleaned as many league points as Hartson (32) has disciplinary ones, they would be ninth. KP

WIMBLEDON

Dublin, Glasgow, Basingstoke — now Milton Keynes wants Wimbledon, who take on Queens Park Rangers today with an unbeaten record against London clubs this season. Joe Kinnear, the manager, welcomed the break last week, and the return of seven players unimpaired from international duty, as the club faces the fixture glut and media glare that accompanies success. After today, their next five games will all be broadcast live on television. NS

Reports: Brian Glavin, Peter Ball, Russell Kempson, Richard Hobson, Nick Szepanski, Keith Pike, David Maddock. Statistics: Julian Dainton

BIRMINGHAM CITY v WRETHAM

TICKETS: Seats available

CUP RECORD (home team): P 1, W 1, D 0, L 0, F 1, A 0

HOW THEY LINE UP

BLACKBURN ROVERS (from): T. Flowers, H. Berg, J. Kenna, C. Hendry, G. Le Saux, G. Filicoff, T. Sherwood, W. McKinlay, J. Wilcox, C. Sutton, K. Galloway, G. Davis, N. Barker, S. Green, L. Johnson, P. Warhurst, G. Croft, N. Gudmundsson.
COVENTRY CITY (from): S. Ogrizovic, R. Shaw, B. Borrows, P. Williams, M. Hall, P. Taylor, K. Richardson, G. McAlester, E. Jess, N. Whelan, D. Huckerby, P. Ndlovu, W. Boland, A. Evushok, J. Flen.

BLACKBURN ROVERS v COVENTRY CITY

TICKETS: Seats available

CUP RECORD (home team): P 1, W 1, D 0, L 0, F 2, A 1

HOW THEY LINE UP

BIRMINGHAM CITY (possible): I. Bennett, K. Brown, M. Johnson, J. Bess, S. Bruce, B. Horne, C. Holland, J. Hunt, P. Davin, A. Legg, P. Furlong.
WRETHAM (from): A. Marriot, D. Bruce, M. McGregor, B. Jones, S. Williams, A. Humes, B. Carey, M. Chalk, C. Skinner, K. Russell, B. Hughes, D. Barrmer, P. Ward, K. Connolly, S. Wehlin, S. Morris.

CHESTERFIELD v NOTTINGHAM FOREST

TICKETS: Sold out

CUP RECORD (home team): P 2, W 1, D 0, L 1, F 0, A 0

HOW THEY LINE UP

CHESTERFIELD (from): B. Meacer, A. Lanning, D. Carr, T. Curtis, S. Dwyer, J. Hewitt, M. Jones, P. Holland, J. Howard, A. Lorrain, K. Davies, A. Morris, C. Perkins, S. Grant, A. Mitchell, C. Beaman.
NOTTINGHAM FOREST (from): M. Crossley, D. Lytle, D. Phillips, C. Cooper, S. Chadley, C. Bart-Williams, A. Houlden, S. Gemmit, I. Woot, K. Campbell, S. Sanders, P. McGregor, S. Gurney, C. Allen, B. Roy, N. Jolley, S. Blaylock, A. Fells.

LEEDS UNITED v PORTSMOUTH

TICKETS: Seats available

CUP RECORD (home team): P 2, W 1, D 1, L 0, F 3, A 1

HOW THEY LINE UP

LEEDS UNITED (from): N. Martyn, R. Motson, G. Halls, D. Whelan, L. Radebe, G. Kelly, L. Bowyer, M. Jackson, C. Palmer, A. Dorog, R. Wallace, B. Deane, I. Rush, A. Yeboah, L. Sharpe, I. Harte, M. Ford, A. Gray, M. Barry.
PORTSMOUTH (from): A. Knight, R. Patrick, A. Awford, R. Perrett, J. Thomson, A. McLoughlin, F. Simpson, D. Hiller, P. Hall, L. Bradbury, M. Svensson, D. Burton, S. Igoe, A. Dobson, J. Dumin, A. Whitbread.

MANCHESTER CITY v MIDDLESBROUGH

TICKETS: Sold out

CUP RECORD (home team): P 5, W 1, D 2, L 2, F 5, A 5

HOW THEY LINE UP

MANCHESTER CITY (from): M. Margeson, L. Crooks, I. Brightwell, N. Summerbee, K. Symons, R. Ingram, S. Lomas, E. McGoldrick, N. Heaney, G. Kirkedza, U. Roder, J. Whitley, G. Cleary, P. Dickov, P. Beagrie, M. Brown.
MIDDLESBROUGH (from): B. Roberts, C. Fleming, N. Cox, G. Fests, S. Vickers, D. Whyte, R. Mustoe, P. Stamp, C. Blackmore, C. Hignett, Juninho, F. Ravenhill, M. Beck, V. Kinder, A. Moore, A. Miller.

WIMBLEDON v QUEENS PARK RANGERS

TICKETS: Seats available

CUP RECORD: no previous meeting

HOW THEY LINE UP

WIMBLEDON (from): N. Sullivan, K. Cunningham, A. Kordis, D. Blackwell, C. Pamy, V. Jones, O. Leventhorpe, P. Eadie, S. Eadie, D. Holdsworth, M. Gayle, N. Ardley, M. Hartford, B. McAlester, J. Goodman, B. Murphy.
QUEENS PARK RANGERS (from): J. Sommer, M. Graham, R. Brevet, M. Brazier, S. Yates, A. McDonald, K. Ready, J. Spencer, G. Pascoe, M. Halsey, S. Barker, T. Sinclair, D. Ditch, C. Plummer.

TOTTENHAM HOTSPUR v ARSENAL

TICKETS: Sold out

10-YEAR RECORD: 1-0, 1-2, 2-3, 2-1, 0-0, 1-1, 0-0, 1-0

HOW THEY LINE UP

DERBY COUNTY (from): R. Hault, G. Rowett, P. McGrath, I. Strach, C. Riegan, R. van der Laken, A. Aspinwall, C. Dale, C. Powell, A. Ward, D. Strunings, P. Trollope, S. Flynn, P. Simpson, M. Taylor, N. Wright, K. Cooper.
WEST HAM UNITED (from): L. Milekovic, T. Broadner, M. Pieper, S. Ellis, J. Dicks, K. Rowland, M. Hughes, I. Bishop, D. Williamson, P. Kinnear, J. Hartson, H. Porfiro, S. Lascaris, R. Ferdinand, M. Bowen, F. Lampard, L. Sealey.

DERBY COUNTY v WEST HAM UNITED

TICKETS: Sold out

10-YEAR RECORD: 1-2, 1-2, 2-3, 2-1, 0-0, 1-1, 0-0, 1-0

HOW THEY LINE UP

TOTTENHAM HOTSPUR (from): I. Walker, S. Carr, D. Austin, J. Edrington, S. Campbell, C. Calderwood, C. Wilson, D. Howells, A. Nielsen, D. Anderson, A. Sinton, R. Fox, S. Weir, R. Rosenthal, R. Allen, J. Dossell, E. Beardsley.
ARSENAL (from): J. Lukic, M. Keown, A. Adams, S. Marshall, S. Bould, R. Dixon, P. Parlow, P. Vieira, P. Merson, N. Winterburn, D. Bergkamp, I. Wright.

LEADING SCORERS

20: A. Shearer (Newcastle United),
17: I. Wright (Arsenal),
12: D. Yorke (Aston Villa), R. Fowler (Liverpool),
11: D. G. S. (Manchester United),
10: C. Sutton (Blackburn Rovers), F. Rensetti (Middlesbrough),
M. Le Tissier (Southampton).

FA CUP BETTING

3-1 Chelsea, 5-1 Leeds United, Wimbledon, 5-1 Sheffield Wednesday, 10-1 Middlesbrough, Nottingham Forest, 14-1 Derby County, 16-1 Leicester, 20-1 Manchester City, 30-1 others. Odds supplied by Ladbrokes.
The official Internet site of the FA Cup is at <http://www.facup.com/>

BRADFORD CITY v SHEFFIELD WEDNESDAY

TICKETS: Seats available

CUP RECORD: no previous meeting

HOW THEY LINE UP

BRADFORD CITY (from): M. Schwaner, R. Liddard, W. Jacobs, J. Dwyer, N. Mohan, A. O'Brien, P. Finto, C. Widdie, L. Duncun, E. Sinton, M. Stated, D. Hamilton, M. Bess, G. Stainer, A. Gossome.
SHEFFIELD WEDNESDAY (from): K. Pessman, P. Atkinson, S. Nicol, D. Sturdivant, D. Walker, J. Ntlan, M. Pembroke, G. Hyatt, G. Whittingham, D. Hirst, R. Binkley, A. Booth, W. Collins, O. Trustall, R. Humphreys, B. Carbone.

LEICESTER CITY v CHELSEA

TICKETS: Seats available

CUP RECORD (home team): P 3, W 0, D 1, L 2, F 1, A 0

HOW THEY LINE UP

LEICESTER CITY (from): K. Keller, S. Grayson, M. Elliott, S. Prior, S. Walsh, I. Marshall, S. Wilson, F. Roling, S. Campbell, M. Robins, S. Claridge, S. Taylor, G. Parker, K. Poole.
CHELSEA (from): K. Wilcock, S. Clarke, F. Lefebvre, F. Sinclair, D. Pollock, E. Newton, R. G. Westwood, C. Dale, S. Wright, A. Zola, M. Hughes, G. Wall, E. Johnson, A. Myers, P. Hughes, J. Morris, F. Groves.

WHEN TO WATCH ON TELEVISION

Monday
10.55pm BBC1 Match of the Day (Highlights)
Tomorrow
11am Sky Sports Goals on Sunday
1.30pm Sky Sports Bradford City v Sheffield Wednesday (live)
4pm BBC1 Leicester City v Chelsea (live)

FOOTBALL

Kamara tackles new career as a style guru

Peter Ball meets a manager who is determined to keep high ideals



FA CUP

competitive qualities that made managers as diverse as Howard Wilkinson, Dave Bassett and David Platt, to-morrow's opponent, ready to find a use for him.

The best years came early — and late. At 18, his maturity was such that he was Portsmouth's penalty-taker in his first season; at 21, he was Swindon Town's youngest captain. "Even at that early age, I became a talker on the pitch, and an organiser," he led them to the fourth and third division championships, and to the semi-finals of the League Cup in 1979. "We were 15 or 20 minutes away from Wembley that day," he reflected.

Instead, it was back to reality — back to Portsmouth, to Brentford and then back to Swindon, which was the start of a trying time.



Kamara: new image

Like many of football's hard men, Kamara is an idealist, as his Bradford team that includes Chris Waddle, the Brazilian, Edinho, and Sergio Pinto suggests. A competitor himself, he believes in passing the ball and in talented players.

Those beliefs, however, were not in favour at Swindon under Lou Macari and the end of his second spell there was the low point of his career. A game at Shrewsbury Town in February 1988 got out of hand, culminating in Kamara flattening Jim McBrese, the Shrewsbury forward, with a punch at the end of the game.

Kamara was suspended and charged, the first footballer to be taken to court for a footballing incident. He pleaded guilty to assault causing grievous bodily harm and was fined. It was a sad, and uncharacteristic, end to his Swindon career. "At the end of the day, I did what I did," he said. "I got my punishment, took it and came back. I would say, a better person."

His rehabilitation was to be successful, as he went to Stoke City and then to Leeds United, winning the second division championship to reach the top flight at the ripe old age of 32. "I was part of the Leeds team that went to the top of the table the year they won the League," he said.

"I wish I'd played for Howard Wilkinson a lot earlier. I learned a lot. I always wanted to play in a good side, with Strachan and McAllister — and with Eric Cantona, if only for a week."

It was the start of a late spell in the top division and led on to Luton Town, where he met up with Platt. Sheffield Wednesday are less flamboyant than Platt's teams of old — instead the half-for-leather attacking side will be the Barons of Bradford under their old fighting cock.

Gallacher enjoys striking revival

KEVIN GALLACHER
THE FACE OF FOOTBALL



By Kevin McCarra

Scotland may have drawn 0-0 with Estonia on Tuesday, but Kevin Gallacher has hardly been able to spare a moment for moping, not with his daughter, Megan, clinging to the dad she missed while he was away on World Cup business. Even without the consoling distractions of family life, gloom would still have had difficulty catching his eye.

The Blackburn Rovers forward is fitter than he has been at any point since breaking a leg three years ago and the team's form is sturdy enough to suggest that they will beat one of his former clubs, Coventry City, at Ewood Park in the fourth round of the FA Cup this afternoon. Gallacher's current effectiveness rebuts the notion that he is one of those unlucky players whose career is written up, principally, in medical files.

His bedevilled attempts to reclaim health took place at a club that has also been through a tormented rehabilitation. For Blackburn, it has been as difficult to recover the prestige of 1995, the FA Cup-winning year, as it is for a player to rebuild wasted muscle. The sale of Alan Shearer to Newcastle United for £15 million last summer even drew accusations that the club was reconciled to becoming nondescript again.

It had always seemed that each Blackburn victory was a demonstration of Shearer's willpower. Team-mates were



Gallacher has finally regained his form and fitness after three years of constant battle against injury

content to be overshadowed so long as the opposition was being overwhelmed. Shearer's appetite for goals devours even penalty areas, too, and puts his partner on the margins.

"It was a case of ten men working around Alan," Gallacher said. "The other striker would probably sacrifice eight or nine goals a season to make room for Alan, but we were all happy with that because it worked. He gave us self-belief. When Alan was taken away, it was very difficult, but there have been five wins in the ten matches since then."

Although he was appointed only on a temporary basis, Parkes has shown no inhibi-

tion in exercising his judgment. Harford's 4-2-2 system is gone, replaced by a 4-3-3 system in which Gallacher and Jason Wilcox operate just behind Chris Sutton. Such are the intricacies of tactics, however, that the inclusion of an additional forward was a defensive measure.

"We were losing too many goals," Gallacher said, "and Tony wanted to get things right at the back while still keeping a positive attitude. Beating Liverpool 3-0 in November proved to us all that it worked and the three of us in attack were able to stop them from building their moves from deep positions."

With his pace and energy, Gallacher can now cope with all the duties imposed by that system, yet regaining vitality was an ordeal after the broken leg. When he first attempted to make a comeback, the fracture reopened. Later still, there was a severe hamstring injury. "It can be very hard when you are trying to rebuild muscles you had never known were there," Gallacher said.

The European championship was a godsend because it kept me going through the summer and I only had two weeks off for a holiday. By the time this season started, I really did feel ready for it."

His professional life has been battered by all the injuries, ensuring that he made only one appearance in the championship-winning season, but Gallacher is not even rueful. There is a placidity about him, as if he is determined to be happy with whatever the fortunes of football bring. For the moment, he finds satisfaction in a side that once more contains a healthy Graeme Le Saux and a revitalised Sutton.

At 30, Gallacher is also mature enough to recognise the fundamental incentives of the game. "The better the team does, the more chance we all have of keeping our places when the new manager comes," he said.

Even if the pitch this afternoon will be strewn with Scots, there can be no fellowship. "Coventry are a team of hidden talents," Gallacher said, trusting that they will remain concealed a little longer.

ATHLETICS

Civil war taking its toll of Arnold

By David Powell
ATHLETICS CORRESPONDENT

LESS than three years after Frank Dick resigned as Great Britain's head coach, claiming his work was underfunded, Malcolm Arnold, his successor, has threatened to do the same. "I am thoroughly sick and tired of being in the jaws of a vice," Arnold said yesterday, referring to the dual pressures of the sport's politics and the needs of athletes and coaches.

"It is like trying to create peace in a civil war," Arnold said. "I have had enough of it all and I wonder how much longer I can stand it. The British Athletic Federation (BAF) needs stability and, unless that can be given, I would find it very difficult to retain an interest in working for the federation."

Uncertainty surrounds Arnold's £4 million-a-year application for National Lottery funding to aid development. Sir Rodney Walker, the chairman of the English Sports Council, has indicated that, unless the federation resolves its internal bickering and improves its administration, it may not get Lottery money.

"I despair of anything happening," Arnold said. "We do not seem to be any further down the line. It is depressing that they are standing there with money in their back pocket making threats to the sport. There have not been too many overtures to the sport to help it get its act together."

The Sports Council should be guiding us towards rehabilitation rather than swatting at us. We are now one year into the next Olympiad and people will be demanding results. If they do not want success, leave us alone and let us languish in our poverty."

"Athletes and coaches are asking me for support which I cannot give. I identify with what Rodney Walker says. Nobody in their right mind would give money to a situation which is unstable. The stabilising influence can only come from help from the Sports Council."

FOOTBALL

Not of 3.0 unless stated
* denotes all-time record
† denotes current record

Fourth round

(1) Blackburn v Coventry

Fifth round

(1) Birmingham v Wrexham

(2) Chesterfield v Nottingham Forest

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

(3) Manchester City v Middlesbrough

(4) Wimbledon v QPR

FA Cup

(1) Derby v West Ham

(2) Tottenham v Arsenal

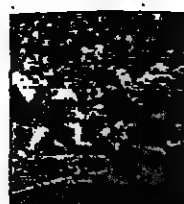
(3) Manchester City v Middlesbrough



TENNIS 48
Wrist injury
returns to
haunt Becker

SPORT

RUGBY LEAGUE 49
Cup brawl earns
St Helens and
Wigan record fines



SATURDAY FEBRUARY 15 1997

England steeled for aerial onslaught from spirited and familiar foes

Elwood heightens Irish expectancy

FROM DAVID HANDS, RUGBY CORRESPONDENT, IN DUBLIN

ENGLAND. Jack Rowell said this week, want to "absorb and impose" against Ireland at Lansdowne Road here today. Nobody is in any doubt that the wave of English visitors to the Irish capital for the third leg of the five nations' championship will absorb in great quantities, but imposition is something their team will find more difficult.

It is far too easily forgotten how immature this England team is in key areas, such as half back and full back, nor how well Ireland are coming to know them now that nine of the team play in the Courage Clubs Championship. This is not so much a case of familiarity breeding contempt, but the opportunity for a more accurate assessment of the strengths and weaknesses of individuals under pressure.

Not that Brian Ashton, the Ireland technical advisor, will have needed, for example, a profile from Nick Poplewell and Ross Nesdale on their Newcastle colleagues, Tim Stimpson and Tony Underwood. Ashton has seen the videos for himself, he knows the accuracy of Eric Elwood's boot and England's back three defenders can expect to be peppered with high kicks during the Irish Permanent international this afternoon.

It was Elwood whose soaring garrulousness in Cardiff a fortnight ago descended not only on Neil Jenkins, but also on the Wales posts, the padding on which helped to baffle Jenkins and earn a try for Jonathan Bell. Ashton awarded his stand-off half only seven out of ten for execution of a play drawn directly from rugby league — "If he'd hit the crossbar, I'd have given him the full ten," Ashton said. Peter Sterling did it for the Australia rugby league teams of the early 1980s and St Helens garnered three tries from the same tactic in the Challenge Cup final against Bradford Bulls last season.

That is what Ashton describes as planned rugby. There is no more Irish a play than the garrulous, but it is where it is used that matters and England know only too well that the former. Both coach will have massaged the Ireland approach to maxi-

mum effect. Yet if Elwood, the calming, slightly un-irish stand-off, can be hedged around, as Gregor Townsend was at Twickenham during Scotland's subsidence, then England's game may prosper.

When Rowell, the England coach, talks of absorption, it is not only Irish passion and fury that he means. He wants his big forwards to soak up whatever Nesdale, Jeremy Davidson and Eric Miller can hurl at them, he wants to dominate the set-pieces in traditional English style and give Ireland no loose ball to play with, as England did so well when playing into a gale here two years ago, when the ball was hardly controllable.

If, at the same time, Richard Hill can again work from the open-side flank to such good effect, then the pressure will return on the Ireland back division, which cracked badly against France in the final quarter last month. The main difference between then and now is the presence of Jim Staples, which offered Ireland so valuable an attacking option in Cardiff, as it has done for Harlequins this season. The full back's appreciation of when to run and when to kick is the hallmark of a talented footballer whose long-term value has been eroded only by injury.

It would be idle to pretend that one victory, by the smallest possible margin, has



CHAMPIONSHIP

	P	W	D	L	F	A	Pts
England	1	1	0	0	41	13	13
France	1	1	0	0	32	15	15
Wales	2	1	0	1	59	46	16
Ireland	2	1	0	1	41	57	16
Scotland	2	0	2	2	32	75	10

RESULTS: Ireland 15 France 32; Scotland 19 Wales 24; England 41 Scotland 12; Wales 25 Ireland 26.

MATCHES TO COME: Today: France v Wales; Ireland v England; March 11: England v France; Scotland v Ireland; March 12: France v Scotland; Wales v England.

turned Ireland into a dominant force, but it has given them a belief that was apparently absent earlier this season. Nor is there any doubt that the arrival of England in particular will motivate Ireland that little bit more, though Ashton will look to see that his players sustain the variations in their play that he has introduced.

Already, Ashton has seen an advance in Irish ambitions — backs looking to run possession into space, forwards giving Hogan early ball at lineout

and ruck. "Players are starting to think on their feet but there's still a long way to go," he said. For the moment, he is content to have erased the formulaic "game-plan" approach — which he perceives as an insult to talented players — and given them greater freedom in which to operate.

The start of any game tends to be a bit frantic, it takes time to settle down," Rowell said, and of nowhere is that more true than Dublin. Yet opportunity can beckon early, as it did for England a couple of times against Scotland, and it takes speed of thought and speed of limb to grasp it.

Some doubt remains whether England have enough of either. Will Carling was criticised for retaining possession after breaks had been made against Scotland, but the inability of his colleagues to support properly contributed to the demise of such moves, while not for two seasons have England been able to engage their full back systematically as an attacking weapon, though that is what Mike Catt, and now Stimpson, were picked to do.

Stimpson had one early and effective run against Scotland, but thereafter had to make do with whatever Scotland, rather than his own team, gave him. "There is no specific reason for a failure to bring the full back into the line," Phil de Gierville, the captain, said. "It relies on the attitude of the players and the type of ball you are getting."

It also relies on the understanding and footballing skills of those around the full back, more often than not his wings, and England's litany of defensive howlers has a long and undistinguished history. Nevertheless, there seems little justification for the short odds being offered here yesterday — a sunny, windless day — on an Irish victory, which has been achieved only once in the past ten years. If England's tight forwards can absorb the initial onslaught, they are as well equipped to win here as anyone.

Voices raised, page 1
Wales discounted, page 48
Shaw turns tide, page 48



Johnson rises to the challenge during England's training session yesterday

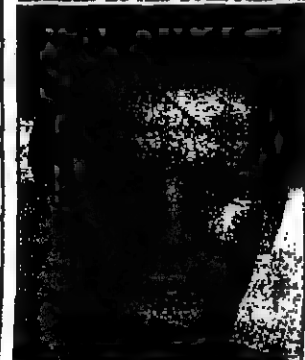
Redknapp goes for broke on £5 million Hartson

By RUSSELL KEMPSON

IT IS perhaps a sad indictment of the hyperinflated British transfer market, as well as a stark reflection of the state of near panic at Upton Park, that West Ham United should yesterday pay a club record fee of £5 million for John Hartson, the Arsenal forward. He will make his debut this afternoon alongside Paul Kitson, the former Newcastle United striker, who cost £2.3 million last week, in the FA Carling Premiership match away to Derby County.

The purchasing record of Harry Redknapp, the West Ham manager, has not proved too successful in recent seasons, especially when buying from abroad; thus, it was no surprise that Redknapp has concentrated his latest efforts nearer home.

However, the credentials of Hartson, 21, who has signed a five-year contract, and Kitson, 26, do not bear the closest of scrutiny, particularly with West Ham struggling in eighteenth place in the Premiership. Hartson, though a Wales international, has scored only four goals in 26 appearances for Arsenal this season and only once since September. His disciplinary problems are rather more notable: he has been sent off



Hartson: five-year contract

once and booked 12 times, missing five matches because of suspension.

Redknapp cannot afford to get it wrong again. "We now have two young strikers at the club and they can benefit West Ham not only this season, but also in the long term," he said.

Hartson said: "West Ham has a great future and I want to be part of it. I'm sure we can stay in the Premier League and it's down to me to get the goals to make it happen."

Ronnie Whelan, the Southend United manager, has been reinstated, four days after being suspended by the Nationwide League first division club. He still faces a misconduct charge from the Football Association after he was banished from the touchline during the game against Manchester City last Saturday, the incident that led to his suspension. Theo Foley, his assistant, who was also ordered from the touchline at Maine Road, was dismissed by the club.

Bolton Wanderers and Wolverhampton Wanderers have been charged by the FA after a flare-up involving numerous players from each side marred their first division game at Burnley Park last month.

Liverpool have formed an "alliance" with Crewe Alexandra, the second division club, designed to enhance the development of young players. A Liverpool spokesman said: "It will offer mutual benefits, despite the differences in stature, size and likely future development of the two parties."

Premiership guide, page 50
Gallagher's revival, page 51

TODAY'S TEAMS IN DUBLIN

IRELAND	ENGLAND
J E Staples (Harlequins)*	13 T R G Stimpson (Newcastle)
D A Nichol (St Mary's College)	14 J M Steiglithorne (Bath)
J C Bell (Northampton)	15 W D C Carling (Harlequins)
M J Field (Widnes)	16 P R de Gierville (Bath)*
J A Topping (Ballymena)	17 T Underwood (Newcastle)
E P Swood (Lansdowne)	18 P J Grayson (Northampton)
N A Hogan (Taranua College)	19 A C T Gomersall (Wasps)
N J Poplewell (Newcastle)	20 G C Rowntree (Leicester)
R P Nesdale (Newcastle)	21 M P Regan (Bristol)
P S Wallace (Scarlets)	22 J Leonard (Harlequins)
D S Conway (Bristol)	23 L B N Delaglio (Wasps)
P S Johns (Scarlets)	24 M O Johnson (Leicester)
J W Davidson (London Irish)	25 S D Shaw (Bristol)
W D McBride (Malines)	26 R A Hill (Scarlets)
E R P Miller (Leicester)	27 T A K Rodder (Northampton)

Reference: C J Hewson (New Zealand)
REPLACEMENTS: 18 D G Humphreys (London Irish), 17 B O'Meara (Cork Conn), 19 G M Fuchser (London Irish), 19 P Flavin (Blackrock Coll), 20 A H Clarke (Northampton), 21 A G Foley (Shannon).

Croft prevents Atherton's gamble from going awry

FROM ALAN LEE
CRICKET CORRESPONDENT
IN CHRISTCHURCH

CHRISTCHURCH (first day of five, England won today; New Zealand have scored 229 for five wickets against England)

ALL the old maxims about never putting a team in to bat were recited for Michael Atherton's benefit in Auckland last month. He ignored them then and came within one ball of a win to vindicate his judgment. He ignored them again yesterday, found the Lancaster Park pitch in league with the sceptics, yet still emerged with dignity and hope intact.

If Atherton was mistaken in his tactics, it was in the anticipation, shared by most of his team, that a green surface would behave as suspiciously as its appearance suggested. In Christchurch, this is seldom the case and the only factors preventing New Zealand finishing the day in control were their own lack of confidence and the discipline of the English bowler.

It can be argued, however, that the inscription was negative and counter-productive, that

its provocation was to deny New Zealand their preferred route and its effect was to surrender an opportunity to put the series beyond doubt with an imposing first-innings total. Only the end result can now dismiss such a charge.

Having failed to bowl out New Zealand inside a day, England certainly made life harder than it needed to be. Essentially, they volunteered to bat under more pressure when their turn came. The



Croft: three-wicket haul

consolation is the knowledge that this pitch contains few evils — certainly, far fewer than Atherton feared, and his opposite number hoped, when they reported for duty.

A draw is not enough for New Zealand. They must win here to salvage a shared series and redeem some of the damage their reputations have suffered in the past week, so the sight of a covering of live grass on the pitch was far more welcome to their eyes than to England's, as they had named four pace bowlers.

Stephen Fleming, leading New Zealand for the first time, admitted: "The pitch really didn't do very much. We're happy to have lost only five wickets, but it is now down to us to get the ball in the right channels a bit more than England did."

Fleming's promotion was one intriguing result of a groin injury that discounted Lee Gernon. Only two years ago, Fleming was suspended from three one-day internationals as one of three New Zealand players found smoking cannabis on a tour of South Africa. The other two, Dion Nash and Matthew Hart, have vanished from the international scene, but Fleming is one of few New

Zealanders at present with the talent and charisma to make a lasting impression.

Similar things have been said of Adam Parore, but, on Monday, he was dropped. Gernon's absence also brought his reprieve, however, and in his original role as wicketkeeper-batsman. It was ironic indeed that, come the close, he was batting stoically with the another problem child, Chris Cairns.

A confusing sequence of events was completed by Matt Horne. His debut, at No 3, came about through Parore's demotion and he batted with great assurance to make 42, decorated by emphatic front-foot driving. It was only after his dismissal that he felt the full effects of a blow on the left hand from Darren Gough, submitted to an X-ray and discovered he had broken a bone.

England, who had the pleasure of naming an unchanged team for the first time in 33 Tests, were not deflected by deceptive conditions and they must already be grateful. The two spinners, Robert Croft and Philip Tufnell, shared 40 overs on the first day, conceding only 71 runs, and will have much more to do before the

game is out. Croft was the principal wicket-taker with three, another thing that would not have been predicted before play began, but the belief that the seamen would dominate was disproved long before lunch, by which time Dominic Cork had bowled an eccentric, expensive spell, compensated only by the wicket of Bryan Young, who was bowled playing across a rare straight one.

Gough, this time, had no

immediate answers when Atherton threw him the ball and it was not until 20 minutes before lunch that England tasted further success. Blair Pootock fell into a pre-determined trap, failing to get to the pitch of a flighted ball from Croft and driving to Atherton positioned at short mid-on.

Croft's bowling now showed the benefits of selectorial confidence, his natural control augmented by a range of attacking experiments. With

England won toss

NEW ZEALAND: First innings

B A Young b Croft	11
B A Pootock c Atherton b Croft	22
M J Horne c Thorpe b Gough	42
*S P Fleming st Stewart b Croft	62
N J Ashes c Pootock b Croft	15
N J Ashes not out	38
C Cairns not out	10
Extras (b 1, lb 13, nb 15)	29
Total (6 wickets, 90 overs, 285 mins)	229

SB Dool, G I Allet, D L Vettori and MT Davis to bat

FALL OF WICKETS: 1-14 (Pootock 1), 2-76 (Horne 20), 3-105 (Fleming 11), 4-137 (Fleming 25), 5-201 (Parore 25).

BOWLING: Croft 15-3-45-1 (b 12); 7 overs: 4-1-33-1, 6-2-20-0, 3-0-14-0.

England 18-4-59-0 (b 1-2) 50-50, 5-5-40, 2-0-4-0, 2-0-4-0, 3-0-7-0; Gough 18-3-44-1 (b 3, 3) 40-40, 15-3-18-1, 3-0-12-0; Croft 24-4-48-3 (b 1, 1) 48-3, 6-1-12-1, 8-1-10-1, 3-1-0-0, 7-1-10-1; Tufnell 18-4-28-0 (1) 40-40, 10-4-14-0, 6-2-8-0; Thorpe 1-1-0-0.

SCORING NOTES: First day: Lancashire 85-2 (88 overs, 27 mins; Home 31, Fleming 25). Test: 100-4 (57 overs, 24 mins; Fleming 25, Parore 25). Second day: 207-5 (94 overs) at 5.07pm.

ENGLAND: N V Knight, M A Atherton, J A Stewart, N Hussain, GP Thorpe, JP Crawley, R D B Cook, D G Cork, D Gough, AR Coadwell, P C R Tufnell.

Match referee: P J P Borge (Australia). Third umpire: D M Quarmby.

SERIES DETAILS: First Test (Auckland): Match drawn. Second Test (Wellington): England won by an innings and 60 runs.

Umpires: R S Durne and D B Heik (Australia). Third umpire: D M Quarmby.

Match referee: P J P Borge (Australia).

Compiled by Bill Frithall

Room to work, move, relax.

On Eurostar, the journey is to be enjoyed, not endured. You have the space to concentrate on the job in hand. Working on your laptop, reading a novel, having a meal, taking a stroll or just dropping gently off to sleep. Tough at the top, isn't it?



0345 30 30 30
or see an appointed travel
agent or railway station.

Redknapp goes for broke on £5 million Harrison

Funny fish and our other pug-ugly pets features 10

THE TIMES weekend

Aphrodite reveals her ample assets Cyprus 16



SATURDAY FEBRUARY 15 1997

JOHN ANDERSON



Robert Crompton, writer and nervous substitute, wedged between two Hornorton Academicals, heads by car for the football stadium... or rather Paddington rec, where the team change into their kit and discuss tactics. After a few loosening-up exercises, watched by a young fan, the Ackies take on the might of Brixton Munchen Gladbach under the critical eye of their co-founders. But why worry? The team triumphs 7-2, the ideal excuse for a celebration pint

A delicate business this, gatecrashing another man's team. I first mentioned it to Joe in his kitchen three weeks ago. I said: "Joe, they've asked me to write about Sunday league football, why tens of thousands of people do it, more and more teams each season, and so on." Joe nodded and beamed. I said: "Joe, there's a snag." He frowned. I said: "It's a bit tricky." He said: "They want you to play? For the Ackies?" I said: "That's right." He frowned some more. He said: "The thing is, we're doing really well this season."

I said: "I know, Joe, you have told me." He said: "There's other blokes waiting to get a game." I said: "I know, I know, but what can I do? Either I get to play, or it's off." I added, in what felt shamefully close to an abuse of power: "The pictures will look nice." He said: "Look, I'll have to ask the other lads."

I said: "Fine."

And, when Joe Bond, 36, solicitor and striker, put it in them, the other members of Hornorton Academicals Football Club, they said fine, too.

They play in something called the London Relegation League — nine teams, 16 games a season plus a rather truncated cup competition. It is all very civilised. Many players end up with "as Tom Findlay, 24, PR right and left wing, put it, "horrible beer monsters" kicking them in other leagues. The LRL motto is *Aequi animi, juvenis*, or "Let's be reasonable, boys!" And the boys were reasonable.

I play side-by-side with some of them, so they knew I wasn't going to be an embarrassment, but even so, I was and am aware that it was the promise of their own extended, illustrated match report in *The Times* rather than my ability of mine that lured them. As my fellow substitute Mickey Daniel, 26, first and full back, would later tell me as we warmed up: "There's a little bit of fantasy

Every weekend thousands of would-be Cantonas battle for minor league glory at the local rec. Substitute Robert Crompton bribed his way on to the pitch

involved in all this, there's kids and pads and cups and shields and refs, and that's good." Substitute? Indeed. That was the deal brokered between me, my friend Joe and the triumvirate who run the club. They are: Phil, manager (knackered his cruciate ligament in '93, now picks the team); Gus, co-founder, in 1987, and now sort of club captain (does most of the admin, still good for 20 minutes second half); and Kier, captain, midfield engine, motivator, chief scout, alpha male.

Provided, they were sufficiently far ahead against Brixton Munchen Gladbach after an hour, they said, then I

could come on and play 30 minutes. (I play up front, and so does Joe. He knew it would be him that came off, but he was willing to make the supreme sacrifice.)

However, if — perish the thought — the Ackies were struggling, I would not get a game. Not to worry, said Joe: when the Ackies met BMG earlier in the season they won 15 (fifteen)-1, although, admittedly, Brixton had turned up with only eight players, and many of them, as Nick Miller, their captain, told me later in the pub, had been in a poor

state from the night before. So it is in high spirits that we gather at Joe's house in the shadow of Highbury stadium, Islington, north London, on Sunday morning. Joe puts on his video of the Ackies' cup triumph in 1995 — their single honour to date — a triumph in which he scored twice. To eyes attuned to the Premiership, the ball and the players who chase it seem to move in slow motion, like spacemen undergoing zero gravity training.

Suspicious flickers and wavy lines on the screen lead to the accusation that Joe has been overdoing the action replays, an accusation which he denies

only half-heartedly. He has already owned up to recording every goal he has scored in his 15-year, post-university career in a "little black notebook".

We leave around 11. Me, Joe and John Feeney are in the back of Kier Starnes's Saab, heading for the Astroturf at Paddington rec. John Feeney is wearing an Italy shirt with Maldini on the back. John, 24, a barman and student, is the talented midfield maverick. Every team has one.

To be a talented maverick you have, usually, to be skilful, and yet underperform — for reasons usually connected to your weight and/or fitness, which are, in turn, connected to your lifestyle. This season, however, John is undergoing a Paul Merson-esque transformation.

"I was sub a lot last season and frustrated, so I made a hell of an effort." What did you do?

"I stopped eating so much. The midnight kebabs went. I was 16 stone. Now I'm just over 14, and I haven't smoked all year. I wanted to be more part of it."

At the wheel, Kier Starnes, 34, barrister, admits that he has been captain of every football team he's ever played in, from primary school onwards. He plays at least four times a week. "I just love playing football. I love it." He also says: "I hate losing under any circumstances." Whenever Kier comes up against a decent player, he moves in and attempts ruthlessly to poach him for the Ackies. Both Joe and John arrived in this fashion.

"I met these guys on a stag weekend in Leicester in 1995," says John Feeney. "We played football and afterwards, apparently, Gus was saying, 'We must get John on his own 'cos we want him to join the Ackies but his mate isn't very good,' trying to be all subtle. So Kier leans over and says, 'So, John, fancy playing for the Ackies?' My mate's face! Now, he can't stand Kier, but there's no

Continued on page 2

SHOPPING 10 FIRE 10 FEATURES 10 HOME LIFE 11 TRAVEL 15-21 GAMES 25

THE INTERNATIONALLY ACCLAIMED BESTSELLER

THE THIRD TWIN

COULD BE YOUR LOVER, YOUR FRIEND, OR YOUR KILLER.

OUT NOW IN HARDCOVER - AVAILABLE FROM WHSMITH AND ALL GOOD BOOKSHOPS

مكتبة من الرصاص

Ever since its inception, QVC, Britain's first television shopping channel, has been mocked. It looks cheap and tacky, people complain. Presenters who know nothing at all about their subject promote useless tat, and the very lowest form of American gutless consumerism is being inflicted on the nation.

Have these smug critics never watched satellite television? It is supposed to be like that. The sports presenters know nothing about sport and are there only to promote the next night's pay-per-view boxing extravaganza. The news people spend all day with a finger in an ear looking slightly off camera in a pleading way, and most of the people on Live TV can't even speak. So what a joy it is to flick to QVC and absorb those rare

Reithian values: Quality, Value and Convenience. For a nation of shopkeepers, what could be better than keeping a shop in the corner of the sitting room?

Why, only last week I took the advice of a balding little chap who told me to, "chuck out those crusty old cooking pots, forget that old oven, and buy this 98-piece pile of plastic bits and pieces instead". It was fantastic: you could roast a huge joint in only 40 minutes, and get that authentic brown colour, or do baked potatoes in just ten minutes without all that confusing heat getting in the way. So out went the Le Creuset and in came my wonderful microwave set, which cost almost nothing, plus p&p. Now everything I cook tastes like porridge, so I don't have to bother with all those complicated

things like ingredients and seasoning. So convenient.

Last night, while watching a great show called *In the Kitchen with Tefal*, I bought a Tefal Silhouette Five-piece Pan Set for only £40, plus £4.45 p&p. The pots were so non-stick, the food expert said, that you could make an omelette without using oil or butter, so it was ideal for people on low-fat diets. Excellent, I thought, you just slap five eggs into the pan, grate in some cheddar as the expert did (using a Tefal multi-purpose grater £9.95 — on QVC there are always better ways to slice, dice and grate), and hey presto! A delicious low-fat meal.

SERIOUS SHOPPING

QVC CHANNEL



GILES COREN

You can watch flower-arranging with Robert de Somerville, and then call in for the Floral Design Vase Set (£36). The presenter didn't actually instruct me to buy,

on this occasion, he just said: "My sister does a lot of flower arranging, she finds it very therapeutic", and "if you're looking for a gift for Mother's Day..."

Too late, I had already bought my mother a Doctor Marten's Watch (£32.50). "Hey, look at this yellow stitching and the convenient buckle. And you're saying that these will be in fashion for as long as Doctor Marten's boots are in fashion?" Best of all though, the presenter pointed out that it had a second hand, a minute hand, and an hour hand, "which is really useful". He even turned its back to camera and said: "Look, you've got a stainless steel back, there",

which was a relief, because I was worried that all the cogs and springs might fall out if they forgot to put a back on the watch.

And so it goes on. Quality, Value, Convenience. But I am going to have to have a rest from QVC soon, because I am now in danger of buying things twice — I already have two "Soft Touch" belted cardigans from Honey (£16.75) which feel like cashmere but are actually acrylic and cost a fraction of the price, and if I buy one more Nautical Body Vibes Leisure Suit (£34) I fear my girlfriend may brain me with the Henkle Wiggle Face Anniversary Clock (£50) — a special "premiere" price — or, worse still, my Crystal Swan Anniversary Clock (£65.75), which really would be sad, because it has a little swan for a

pendulum, and the presenter played *Swan Lake* while he was showing it off, and said: "This is a thing of beauty but it's a joy for ever because it will actually never outlive its usefulness and can be a heirloom for later on."

With QVC, I have seen "the Beauty of Blue Topaz", and become a collector of Elvis watches ("the King lives on in these fashionable time-pieces"), but I fear I will never stay up long enough to see *Fragrances by Iana* at 4am, because when you wake up in the morning and flick on the telly before work to see an entirely new presenter turning exactly the same banana cake out of a Tefal baking dish as her colleague did only six hours before you know that you have been spending too much time in front of the shops.

Boxing clever with toys

THE PATTERN of tiny feet invariably heralds an onslaught of garish plastic toys to challenge your sense of aesthetics, making the purchase of a stylish and well-made toy box essential. Whether your taste is for traditional, customised wooden toy boxes or eccentric designs by contemporary craftsmakers, ensure the toy box meets child-safety requirements: wooden chests, particularly, must have locking stay hinges, anti-finger trap gaps, ventilation holes and non-toxic paint finish.

SUDI PIGOTT



1 Poppy-red, wooden, small-shaped double-sided book/toy storage unit, with a reading seat and secret compartment, £239 including delivery, from Elephant Industries (0181-650 6875). 2 Pine toy box in hand-painted Beatrix Potter design, £305.50-£452.38, from Dragons, 23 Walton Street, London SW3 2HX (0171-589 3795). 3 Hand-made solid pine toy box with hand-painted and stencilled Victorian nursery design, £285-£467 from Billie Bond Designs (01245 380164). 4 Donald Duck or Aristocat cartoon, reinforced cardboard toy boxes, £12.95, from the Holding Company, 243-245 King's Road, SW3 5EL (0171-352 1800, mail order 0171-610 9160). 5 Handmade limited edition birch-ply puzzle toy box, with colour-matching, shape-sorting number dials and the like, £325 (post-Christmas special offer, £299 including delivery), from Woodpecker Toys (01325 377265). 6 Safari-design painted wooden toy box, £125, from the Pier, 91-95 King's Road, SW3 4PA (0171-351 7100). 7 Portable toy box made from colourful cotton will rolls on double-casters, £29.99, plus £3.95 p&p, from Baby Basics (mail order 01993 770607). Teddy bear on left, £30.55, from Dragons, as above. Large teddy £79.99, and small teddy £19.99, both from Hamleys, Regent Street, W1 (0171-734 3161).

Photograph: Des Jensen. Styling: Caroline Griffiths

Just
£10
sends



the
gift of
sight

Malati Barik had the harrowing experience of watching her mother go blind in her old age, and she was terrified that history was about to repeat itself when her own eyes began to cloud over. Thankfully she came to a Sight Savers eye hospital where surgeons carried out a simple cataract operation.

It cost just £10 to restore her sight.

Please will you help someone like Malati to see again by sending us a donation for £10 or whatever you can afford? We have restored the sight of nearly four million people and we rely almost entirely on public support to carry on our work.

Delivery Guaranteed

My gift is ☐ £10 ☐ £20 ☐ £30
☐ £100 ☐ £250 ☐ Other £

Please make your cheque payable to Sight Savers International, or if you wish to pay by Access, Visa, Amex or CAF charity card enter your card number in the boxes below.

Card expiry date / TM20

Signature _____ Initials _____

Mr/Mrs/Ms/Ms _____

Address _____

Postcode _____

Please return this coupon with your donation to:

Sight Savers International, FREEPOST,
Haywards Heath, West Sussex, RH16 3ZA



'You don't get slagged for lack of skill, only effort'

Continued from page 1
resentment towards me." "I don't believe in bugging around," Kier says. "I thought, 'if that guy loses some weight he could be quite a player'."

"Kier brings in a lot of players, but not ones who might replace him," says Joe.

"This team would be a bunch of old elephants without my recruiting," says Kier, which is harsh, but almost certainly fair.

We arrive at the rec. I talk to Phil Watson, 36, charity administrator, former stalwart, now manager. I ask about his career-ending injury. "I didn't mind too much," he says. "Football turns a lot of people into gits, and I used to get a red mist sometimes when I played."

Phil gives a team talk in the dressing room. The atmosphere changes as denim and leather give way to royal blue nylon and shin pads. There is no laddish irony. Vaseline is smeared on knees to alleviate friction burns. Somewhere in the last five minutes, this has become a serious business. "Keep it tight early on! Call for every ball! There are points at stake! Forget Rob's here! Forget the photographer! You're playing for the Ackies and that's all that matters!" says Phil. "This team turned Red Star over twice last season!" says someone.

Generalised shouting takes over. "Easy ball!" "Play it simple!" And, simply: "Ackies!"

A small, scruffy boy intrudes. He points at something. "Can I have that?" he says. "Out! Out! Out!" says Phil.

On the Astro, after the warm up, there is another team talk, in which Gus Robertson, 35, another charity



The Ackies Sunday league squad. Back row, left to right: John Phillips, 37, accountant; Gus Robertson, 35, charity administrator; Joe Bond, 36, solicitor; Tom Finlay, 24, public relations officer; Patrick Ladbury, 27, charity worker; Shane Corby, 15, schoolboy; Trevor Hurst, 33, bank worker; John Feeney, 24, barman; Adrian Ladbury, 31, journalist. Front row: Phil Watson, 36, charity administrator; George Daniel, 23, artist; Kier Starnes, 34, barrister; Nick Foord, 19, student; Sammy Daniel, 19, customer relations; Julian Frederick, 18, office junior; Mickey Daniel, 26, artist; Jade Daniel, four, fan.

administrator, reiterates what Phil said ten minutes before. Then, there is more exhortatory shouting, and then the match kicks off.

Following a rapid and remarkable series of egregious defensive errors by the Ackies, Brixton Munchen (Gladbach score in the first minute.

"Organised" shouts Phil. The Ackies' best league finish in seven seasons has been fourth out of ten, in 1992-3. Last season, they were seventh, with five wins, a draw and ten defeats. "Yeah, we've had some pretty abysmal performances," admits Gus. "But even then, we would still

analyse, still appreciate the beautiful game."

"We used to have people who were really hopeless but were really nice blokes and they'd have been heartbroken if you left them out. People used to come straight from parties, on two hours' sleep, and they'd be chucking their guts up after 20 minutes."

This season, however, a more ruthless selectorial and disciplinary regime has put the Ackies top of the LRL with over half the season gone. "People like me now only play if the numbers aren't there," says Gus, accepting his lot. And now the chosen 11 begin

to prove their worth and for 20 minutes in the middle of the first half they look really quite good, intimidatingly good, a lot better than me good.

Passes are strung. Set pieces pay off. They go 4-1 up. Phil smiles. He says to me: "You can see your moment of glory approaching."

And so it comes, as promised, after an hour, and it would be a lot easier to write this next bit if I were a really bad footballer, but I'm not. Just mediocre and way out of practice. I used to play regularly at college, but that was eight years ago. So I huff and

puft around a bit. Fortunately, the Brixton defence all seem to be smokers, too. I have a comedy collision with their goalkeeper, and I miss a decent chance — but you don't get slagged for lack of skill, only lack of effort — and Kier keeps shouting, "Let's get Rob a goal!", which is nice of him, and their centre half says, "Who's this Rob?" and I try and fail to keep up with Julian, my 18-year-old striking partner, who can run like the wind, who once came third in the 100m for Harrow Schools, and who goes on to score three for the Ackies in the second half, and so they — we — win

7-2. And I go off to qualified praise and I'm thinking, maybe if I got myself fit...

"On the way to the pub, Kier and John swap analyses. "The bloke you were marking is a great player but he's getting old and fat," says Kier. "Their defence was clueless," says John. There is much talk of grinding out a result while not playing especially well.

I talk to George Daniel, 23, newly graduated in graphics and fine art, central defender and, by some distance, the Ackies' best player, the one the others say could have been a pro. You're good aren't you George, I say. "Everyone says so but I don't feel it," he says. He likes playing at the back. "It's good to know sometimes you have saved the day."

George is so good-natured that, when the team choose their Man of the Match in the pub, he has been known to vote for all the nominees.

There have on occasions been four Daniel brothers in the team, but today Nathan, 29, is ill. Mickey — already mentioned — is on the bench because an old knock has been playing him up, and Sammy, 19, has not turned out this season because he has been working Sundays at Ikea to save up for his imminent travels in Asia. He is here today, however, his last weekend in England, to support.

Sammy forms one-seventh of the crowd, the rest of which is: the brothers' dad, Earl; Mickey's daughter Jade; Phil's brother Andy; two small boys, and Shane, a young neighbour of Nathan Daniel, watching and waiting, the Ackies' youth policy made flesh.

Sammy explains that he's been earning double-time on Sundays, too good to spurn. "But I miss the football, man," he says wistfully. "I miss it bad." I've missed it too. I'd forgotten how much.

Anyone for crochet? Suddenly it's upbeat and sophisticated, says Heath Brown



TOP LEFT: Chocolate fine knit dress and satin slip, £39.99, River Island, 124 Kensington High Street, W8 and branches nationwide (0181-938 5522)

MAIN PICTURE: Baby blue halter neck top, £29.99, River Island, as before

FAR LEFT: Chocolate beaded cardigan, £110, Whistles, 12 St Christopher's Place, W1 (0171-487 4484). Multi-coloured knit trousers, £36.99, Jeffrey Rogers, branches nationwide (0171-208 4300). Khaki leather thong, £165, Gina, 180 Sloane Street, SW1 (0171-235 2932)

All photographs by Richard Burns
Hair and make-up by Sally Kvalheim
Styling by Anandip Uppal

THREE OF A KIND



The current trend in multi-coloured shirts for women borrows details from the men's wardrobe. Choose sharp-collared varieties that are made feminine with a fitted waist or buy a smaller size in a men's version. Here are our choices. H.B.

FAR LEFT: Green/white stripey muslin stretch shirt, £90, Agnes B, 111 Fulham Road, SW3 (0171-225 3477)

ABOVE: Men's cotton shirt, £55, Jigsaw, 9-10 Floral Street, WC2 (0171-240 5651)

LEFT: Sheer wavy stripe shirt, £34.99, Jeffrey Rogers, branches nationwide (0171-208 4300)

Forget all your preconceptions about crochet. Gone are the days of its association with dotting grandmas sitting by the fire making baby coats and booties. Now a much more upbeat image surrounds this knitting technique. Since its fashion resurgence, which began with the grunge collection of Marc Jacobs in 1993, through to the Giorgio Armani and Karl Lagerfeld collections, the following year, crochet has slowly been infiltrating the designer stores in more and more sophisticated styles.

Today, crocheted clothing is a lot finer and more delicate than fashion creations of the past. "The new look is more beautiful and feminine than people would think possible," says Chris Sims of crochet company D.S. Collection. "It's not just Sixties-style patchwork squares, it's a lot more modern."

There is a great collection of ready-to-wear crochet styles on the high street for this spring and summer.

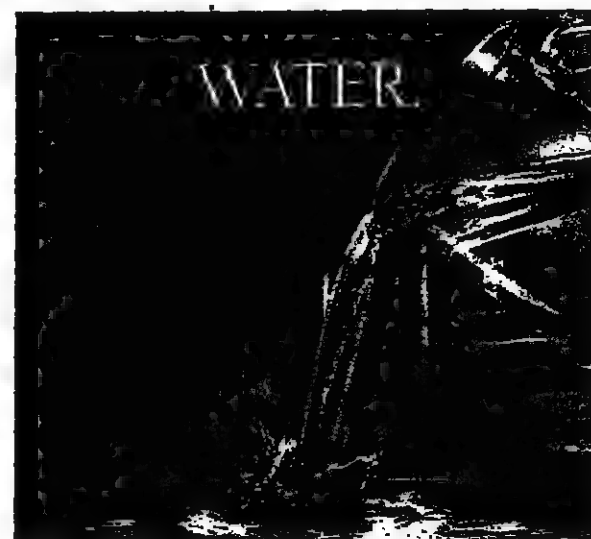
The more delicate floral examples are best. Sheer-made items tend to be finer in lace effects but they can lose their shape. Slightly thicker, preferably hand-made versions are better but medium machine examples, such as the halter top shown here by River Island, and other simple styles are a good buy. Slim and short crochet tops are flattering and the more sheer over-dresses available go well with light chiffon slips and strappy tube dresses underneath.

For the more adventurous, multi-coloured stripes in trousers or cardigans have a hint of the Seventies, but a mixture of bright and sludge colours can look ultra-modern when teamed with a sexy sheer cardigan and the new thong sandals.



ABOVE: Blue shiny crochet top, £125; chevron stripe skirt, £145, Kate Jones, 28 St Christopher's Place, W1 (0171-935 4187). Khaki leather thong, £165, Gina, as before

NEFF INTRODUCES A MIRACLE OVEN CLEANER.



To clean your oven, just pour in water, use the Hydro-clean setting, then wipe out with a sponge. For our free brochure, call 0990 133090.

NEFF

Bordering on a small world

Hebes, large or small, make an attraction all year round, says Stephen Anderton

On a hillock in Suffolk, between Debach and Dallinghoo, the dwarfs are massing. It might sound like Tolkien, but it is true. Here, at the Siskin Plants nursery, Chris and Valerie Wheeler are building up a specialist collection of dwarf shrubs and alpine plants. Their passion is for dwarf hebes, which is hardy in East Anglia — and you can't get much harder than that.

Hard winters can cut to the ground or kill the large-flowered hybrids of *Hebe speciosa*, but the Wheelers have been collecting the toughest and smallest species (from 3in to 3ft) for six years, and their collection of 85 varieties and species is recognised as a National Collection by the NCCPG (National Council for the Conservation of Plants and Gardens).

But why the attraction to dwarf plants? There are few plants today as willingly dismissed or scorned by fashion-conscious gardeners as dwarf conifers, particularly in their 1960s-style heather-and-conifer rut. Mr Wheeler admits that even dwarf conifers have flung their fling: he stocks only *Juniperus communis* 'Compressa', a spiky little upright juniper which, in the hunger of a trough, will make as little as 18in in height in ten years, and is therefore invaluable.

Unlike conifers, however, hebes are evergreens which flower well. "We have hebes in flower from late April until October. 'Baby Marie' is always the first, in late April. It is only 1ft high and covers itself in pale lilac flowers. But for a long season going on into the autumn it is hard to beat 'Nicola's Blush', a pink variety which fades to two-tone white."

May to July is the main flowering period for dwarf hebes, with a few coming after that. One of the Wheelers' recommendations is *Hebe wheeleri*, which flowers in August and September, when few other shrubs are at their peak. It has narrow, grey

leaves an inch or more long, and stubby spikes of white flowers. I grew half a dozen of these plants in a block, in a raised bed in Northumberland. They took every wind that blew and never looked any the worse for that. After ten years of generous flowering, the group was still only a couple of feet high, and starting to lean out attractively over the edge of the bed. The plants had never been pruned, apart from some pinching out of tips in the first couple of years to make them bushy.

I could not tell Mrs Wheeler this. She is firmly in the pruning school of hebe growers. "All hebes, apart from the whipcord-like varieties — whose leaves have been reduced by nature to the appearance of scaly stems — must be pruned after flowering; just a haircut all over, to take off the old flower heads." And I am sure she is right. If flower power is the main aim, hebes need a haircut, like heather.

Pruning keeps them denser. There is a low species, *Hebe subalpina*, with apple-green leaves which, Mrs Wheeler says, is inclined to become bare at the centre. It needs its leading tips pinched regularly to keep its inner stems covered. Pinching produces shoots which cross back over into the centre, hiding the baldness.

Hebes have a lot in common with heathers. They are neat, tidy, hummocky plants, good for a decade or so of service in the garden. It is no surprise that the Wheelers get regular requests not just for plants for troughs, but for a planting plan to go with them. It is a service they are pleased to provide because so often, in a trough, one low plant — bought as an "alpine" — will turn rampant and smother its cohabitants.

The appeal of true dwarfs is that they stay neat and tidy, do not get out of hand and, if suitably chosen, can coexist happily for many years.

It was this appeal which drew a customer, Mrs Judy Foster, to ask the



Judy Foster has started planting dwarf hebes and alpine plants in troughs and sinks in her Suffolk garden.

Wheeler to design a planting of dwarfs and alpine plants for the troughs and sinks in her new garden nearby. Dwarf hebes can be used like heathers, in a bed on their own, and, in these circumstances, it is important to make the most of textures. As well as the dense hummocks of hebes such as *H. topiaria* (12in-34in), there are more open textured varieties like *H. pimeleoides* 'Quicksilver' (18in), which has blackish, arching stems covered in tiny silvery blue leaves. You might almost take this one for a species of broom or cotoneaster.

Then there are the species, such as *H. vernicosa* and *pauciflora*, which hold their leaves out in four

directions up the stem. And there are the whipcord hebes, such as *H. hectori* (16in) and 'James Stirling' (16in), with their scaly "stems". Hebes are easy to grow. "Any soil will do, so long as it is not too dry or waterlogged. The whipcords especially hate drought."

Hebes are certainly easy to propagate. I knew an old man in central London who used to cut 18in branches off the large-flowered hybrids in spring, stick them in the ground in a shady place and, with regular squirts from a hose, they grew away the same season. In autumn he would

move them into the full sun. Even the Wheelers do not use rooting hormone for most species. They take their cuttings year at about a couple of inches long under polythene, with no artificial bottom heat in summer, though covering does speed up the process in winter. But for most of us, late summer is the easiest time for cuttings.

• Siskin Plants, Davey Lane, Chaffield, Woodbridge, Suffolk IP13 7QG (01473 737567), offers several collections of dwarf and alpine plants, including two dwarf hebe collections at £22 each. Catalogue, £1. Container planting design fee, £5.

GARDEN ANSWERS



STEPHEN ANDERTON
replies to readers' letters

Q This winter I have prepared my garden for turfing. Should I lay it now or wait until March? The soil is dry and sandy and I am worried about drought if I leave it too long. — Dr Jane Davis, West Kirby, Cheshire.

A The reason for recommending March is that the turf is then making new roots in the spring warmth which will establish quickly. The sooner it is laid, the sooner you can use the lawn. If you want to lay it before then, and can find the turf, go ahead, but you will need to keep it off until it is established. This way the minute the roots start to grow they will begin to establish *in situ*. Avoid doing this work in frosty weather. If you want to lay very fine, expensive turf, the result may be better when laid in March.

Q My son is building a conservatory and wants to put in a water supply. Which is the lesser of two evils: a supply from a bore hole with a high lime content, or a house-hold supply treated by a water-softener containing salt? — Mrs S. Isa, St Peter, Jersey, Channel Islands.

A I would go for the softened supply. Salt is used in the purification but the resulting water is not salty. The salt serves to clean the ion exchange resins which do the work of taking out the lime. The resins also take out the magnesium ions, so in the long-term a balanced feeding program will be necessary. Limes water, though cheaper, would reduce the number of plants you could grow — no rhododendrons or camellias — and it also

encrusts on clay pots and on glass. Water-spray nozzles block, too. Softened water would be much cleaner, even if the pressure is less.

Q What tree or large shrub could I grow in ground saturated by an inefficient soakaway at a cesspit? The ground water will contain detergents as well as nutrients. The cesspit is in a paddock close to woodland. — Mrs M.P. Kirton, Bagshot, Surrey.

A The detergents should not be a problem. I assume that, at Bagshot, you are on acid soil, so if you want a splash of bright pink why not try some plants of the mountain laurel *Kalmia latifolia*. It loves good, rich, wet soil, and the icing-sugar pink flowers in midsummer are hugely attractive. As an evergreen it will draw water all year round. Alternatively, you could plant a deciduous conifer, such as the swamp cypress *Taxodium distichum* or the dawn redwood *Metasequoia glyptostroboides*. Both have good autumn colour. Willow trees, such as *Salix alba* and its forms, would do well, and could be pollarded to maximise the winter bark colour. If you wanted something shrubby, say 6ft-10ft in all-over size, try *Salix moupinensis* or *Jarvisii*. Both have broad, glamorous, un-wilting-like foliage and shining mahogany winter buds and bark.

• Readers should write to: Garden Answers, Weekend, The Times, 1, Pall Mall East, London, E1 9XN. We regret that it may not be possible to deal with every request. Advice is offered without legal responsibility. The Times also regrets that any enclosure cannot be returned.

YOUR GARDENING PROBLEMS ARE OVER.

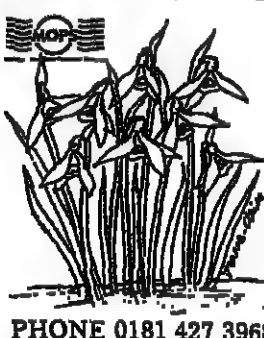
(WELL, 101 OF THEM.)

Gardeners' World
FREE 32-PAGE MAGAZINE
CUM BONUS

Top tips for success
Pests and diseases
Wildflowers & wildlife
Growing under glass
Plants and flowers
Pots and containers
Fruit and vegetables
Organic garden

In our March issue, we celebrate the 50th anniversary of BBC Radio 4's *Gardeners' Question Time*, with a free 32-page magazine. In it, the present chairman, Eric Robson, traces the history of the show. And members of the team answer your 101 most common questions. Also, this month you'll find the second extract from Geoff Hamilton's book, *Private Paradise*. And we welcome back the new series of BBC 2's *Gardeners' World*, with Alan Titchmarsh's ideas on Mediterranean gardening.

DON'T MISS THE MARCH ISSUE OUT NOW.



SNOWDROPS IN THE GREEN OFFER

Snowdrops "Galanthus nivalis" are a must for the early Spring Garden. If you would like a drift of them, it will soon be time to plant them — whilst the leaves are still green. Today, we are offering 100 bulbs for only £9.45, or 200 for £17.95 including postage direct from the nursery. They are ideal for planting under deciduous trees or shrubs and complement Winter aconites and cyclamen. Phone now on 0181 427 3968 or fill in the coupon. For more details of Summer flowering bulbs why not ring or write for our free colour catalogue, 400 leaves to choose from and 300 superb photos. Bulbs from the experts, 15a Chelsea Gold Medalists. The plants will be dispatched within 28 days. Full cultural instructions. Money back if not satisfied.

Post to: Jacques Arnold Snowdrops
15a The Nurseries, Camp Hill
Stammers, Mids., HA7 3JS.
Name: _____
Address: _____
Postcode: _____
Tel: _____
I enclose a cross cheque payable to JAMAND LTD for £ _____ or debit my Access/Visa account by £ _____.
Card No. _____
Expiry Date: _____

22ZAP A NEW GUARDIAN GARAGE DOOR

No more heaving, pushing or lifting, now with a mere touch of a button your Guardian Remote Control Garage Door simply rolls up and away, while you stay warm and dry in the comfort of your car. Manufactured in resistance free silver enamelled aluminium in a range of colours and fully installed, they will prove to be a sound investment and an attractive addition to your home.

Guardian Garage Doors, Freeport 1473 178 Huddersfield, HD3 3LL.
LIFE/PHONE: _____
ADDRESS: _____
POSTCODE: _____

The Button That Could Save Your Life.

Wear the Aid-Call button and, if you should have an accident, press it to summon immediate assistance. It could be YOUR life-saver.

AGE Concern
AID-CALL
FREEPHONE 0800 772266

NEW From BRAMLEY'S
ROSARAMA
— beautiful —
— tough —
— hardy —
Bramley's introduce their colourful special select strains of Rosa Rugosa and Rosa Spinosissima. Interplanted, will provide an all-the-year-round living wall to transform and protect your garden. Used instead of fences or walls, it is the perfect maintenance free alternative. All summer the profusion of vibrant green, magenta, red and white fragrant blooms are enhanced by the deep glossy green foliage. In Autumn you can harvest the brilliant hips which are very rich in Vitamin C. (Jelly recipe sent). Plant 18 inches apart in rich or even poor soil, for a fast growing hedge that rapidly reaches 6 to 7 feet high. The ideal choice. POST YOUR ORDER NOW!
BRAMLEY'S NURSERIES (T48)
331 REEFLEET ROAD • SOUTH REEFLEET • ESSEX
CALLERS WELCOME OPEN 7 DAYS A WEEK

Security Bars
Our innovative, removable window bars provide instant, easy to install security for business and home. The tough powder coated bars can be left in place around the clock or just fitted when required. The unique locking system allows the bars to be removed in seconds.
For a FREE Colour Brochure please phone 01282 283299 or write to our FREEPOST address below.
GLOBAL SECURITY LTD, FREEPOST (BX1049), BEXTER EX1 1AZ

BLOOMS of Bressingham

A Collection of Hakonechloa macra Alboaurora

Rarely offered, the brilliant foliage grass *Hakonechloa macra Alboaurora* provides outstanding colour, texture and form year after year in border or container and is also stunning when grown alone as a specimen or combined with other plants.

The variety we are offering has leaves with a bronzy tinge overlaying the green and buff variegation and once fully grown it reaches approximately 25cm in height with a spread of 35cm.

Hakonechloa macra Alboaurora prefers sun and fertile soil which does not dry out completely. On despatch they will measure approximately 15cm growth extension and will be in 9cm pots. We are offering a collection of 3 plants for just £19.95. Despatch will be March/April.

GUARANTEE 01245 326004
• We underline our commitment to service, quality and value by offering twelve months guarantee on all our plants.
• Price includes delivery.
• You can return within 14 days for a full refund or replacement if not completely satisfied.
24 hour credit card order service.
Hakonechloa Offer, Blooms of Bressingham, Mail Order, Actmail 965 (Bressingham), Diss, Norfolk IP22 2BR. We deliver to all addresses in the UK, including Northern Ireland. Offer subject to availability. (BHA2)
Please send me: _____ *Hakonechloa* Collection(s) @ £9.95 each
Name: _____
Address: _____
Postcode: _____
I enclose crossed cheque/postal order for £ _____ made payable to Blooms of Bressingham or debit my Mastercard/Visa card by £ _____
Card No: _____
Expiry Date: _____
Orders to: HAKONECHLOA OFFER, BLOOMS OF BRESSINGHAM, Mail Order, Actmail 965 (Bressingham), Diss, Norfolk, IP22 2BR.
Some conditions governed by BPA Direct Ltd, please see their website.
Reg. Address: BPA Direct Ltd, 25 Huddersfield Road, South Woodham, Chelmsford, Essex CM3 5SA. Reg. No. 2541121 (BHA2)

Buy Britain's No.1 Garden Tractor COUNTRAX

FREE* 10cwt Dump Truck
Worth £295!

Choose a Countrax because it's the best. It will trim and stripe a fine lawn, power through the roughest paddock and collect completely without ever clogging — even in the wettest weather! Buy it now, before the rush, and get the very special extra value of this superb 10cwt, pneumatic tyred, steel Dump Truck — ideal for transporting logs, earth etc.

Send for 26 page brochure and FREE Dump Truck Claim Form — Read all about it and then book a demonstration. Don't delay — offer ends on March 3rd!

For Countrax, FREEPOST, Great Hazely, Oxford OX44 7BR.
Name: _____
Address: _____
Postcode: _____
Tel: _____

Churchill's are the only stairlift company I trust, and I recommend them to you! BANG THOMAS HIRD
• Installation often within 3 days
• All stairs fitted • Value guaranteed
Call Churchill's 0800 371 982
Get FREE info and ask for Christine.
Call or see for a FREE home consultation 7 DAYS A WEEK 9AM-4PM
Nuisance-free 7 day service
Churchill's Stairlifts
THE STAIRLIFT EXPERTS
Specialists in stairlifts and ramps

Jane Owen dips into her favourite guide to great British gardens — whether traditional, quirky or overrun by gnomes

A fine book with highly original plots



The Garden in Mind near Rowlands Castle, Hampshire

This year the National Gardens Scheme, which has turned into a nation of garden voyagers and, some garden owners would maintain, plant thieves, celebrates its 70th year. Actually I think they are being modest and could, at a push, celebrate nearly 90 years.

Either way, it's done well: the scheme, which last year gave £1.3 million to the Royal Gardeners' Orphan Fund, the Good Samaritan Fund of the Gardeners' Royal Benevolent Society, and Cancer Relief Macmillan Fund among others, opened 3,500 gardens in England and Wales. Some are big, some tiny, some professional, some amateur, and some open only for the National Gardens Scheme or the Yellow Book as the annual garden directory is known.

The scheme's birthday calculation goes back to Elsie Wagg of the Queen's Institute of District Nurs-

ing, who in 1927 suggested opening gardens at sixpence a time to raise money for her organisation. At a push, the NGS could take its inception back to Sir Frank Crisp, a solicitor who created a garden in Henley-on-Thames and charged sixpence a head which went to the Gardeners' Royal Benevolent Institution, the Gardeners' Orphan Fund, and the Mayor of Henley's Convalescent Fund in the first decade of the century.

In many respects, his garden was typical of the eccentric gems still to be found in the Yellow Book. His was one of the first in this country to include gnomes and it also had an accurate scale model of the Matterhorn made from 20,000 tons of millstone grit.

The garden is well recorded and was truly odd in its landscaping, but the planting, according to contemporaries, was excellent — "the finest example of rock gardening outside the Alps," wrote E.H. Jenkins in *The Garden in 1912*. Today, it is closed to the public.

This year, for a garden in the same league as Sir Frank's, try Ivan and Angie Hicks' *The Garden in Mind* on the Sussex/Hampshire border, which is surreal. Plants sprout from desks and typewriters, trees and shrubs are contorted into strange shapes, pieces of hanging mirror twinkle between sculpture and sequoia, and paths lead in and out of plants symbolising Celtic mythology. For a traditional but brilliant garden, try Richard Nutt's near High Wycombe, which is home to the national collection of



Ivan Hicks with one of his sculptures in the mystic pool area at Groombridge Place, Kent, which is open to the public under the National Gardens Scheme

WEEKEND TIPS

- Divide and replant clumps of snowdrops and crocuses later this week while still in full leaf.
- Protect early blossom on wall fruit trees against frost, with polythene, horticultural fleece, netting or paper.
- Cut back to 2-3 buds the long weeds of growth on wisteria.
- Sow over last bedding plants requiring an early start, such as begonia, lobelia and antirrhinum.
- Cut dead leaves off *Helleborus* before flowering begins.

Leucojum as well as being famed for its huge variety of snowdrops, bellebores, crocus, speckled-leaved pink or blue-flowered pulmonarias (Mr Nutt bred the famous *Pulmonaria* 'Barfield Regalia') and autumn crocus.

About 15 years ago when I first visited his garden, through the Yellow Book, Mr Nutt introduced me to willows — varieties of *Salix alba* — pollarded close to the ground so that the colourful new growth gives spectacular colour in winter. He copied the technique from the gardener and author Valerie Fennell and from the Cam-

bridge Botanical Garden, but it is a technique used to its ultimate effectiveness by arranging red branched willows as the front of the bed, then the orange, and finally the brightest colour yellow.

For those whose family and friends are less than enthusiastic about garden visiting, check the "teas" entries. Tea and plant sales tend to raise more money than the entrance, and so, when teas are on offer, huge effort is put into making excellent cakes. They produce some tolerance in reluctant garden visitors and ensure that outings will be better received.

- Richard Nutt's garden, Great Barfield, Bradenham, Bucks (4m NW of High Wycombe, 4m S of Princes Risborough). Open Feb 23, 2pm-5pm.
- Groombridge Place Gardens, Groombridge, Kent (4m south of Tunbridge Wells). Open March 28-October 26, 10am-6pm.
- The Garden in Mind, Stansted Park, Rowlands Castle, Hants (3m NE of Havant). Open June 1 and September 1, 2-6pm.
- Burncoose Nurseries, Cornwall (3m SE of Redruth on A393), which regularly exhibit at Royal Horticultural Society shows in London. Open March 16, 11am-5pm.
- George Plumptre's parents' garden at

GARDENS TO VISIT

Goodnestone Park, Kent. Open February 16 and March 16, noon-6pm.

Joan Royd House, Penistone, Yorkshire, Sheffield (M1 junction 37, then A628). Open March 5, 2-5pm.

■ The National Garden Scheme Yellow Book, *Gardens of England and Wales open for charity 1997*, £3.50, is available from most good bookshops from the end of February. Or write to the National Gardens Scheme, Hanchlands Park, East Clandon, Guildford, Surrey GU4 7RT, with a cheque for £4.25. This year a few gardens will open in the evening. For a list write to the National Gardens Scheme (above).

HARDWOOD FLOORING

Naturally Beautiful
Naturally Hardwearing
It's the Natural Choice

- Choice of hardwoods
- Virtually maintenance free
- Environmentally friendly (timbers from managed forests)
- Always available
- Fully guaranteed
- Installed by experts anywhere in the UK
- One day installation on most surfaces in a day
- Free brochure for quick installation
- 12 month UK independent health subject to status

For further information FREE no obligation quote CALL US TODAY

ESCALLONIA

• EVERGREEN HEDGE

• BEAUTIFUL FLOWERS

• TOUGH & HARDY

• EVEN ON COASTAL AREAS

• A hardy evergreen shrub, Escallonia will quickly grow into a lovely 6'-8' hedge that will not only give you a protection of exquisite flowers but also a beautiful green screen to your garden. It is also a great windbreak for your house and the ultimate in privacy to your home.

Plant Escallonia 2' apart as soon as you can. It will grow in any soil and in all climates. It is a very hardy plant and will thrive in the harshest of conditions. This advantage of our introductory price.

6 for £13.25
10 for £23.75
20 for £43.75
Plus P&H on any order

CALLERS WELCOME
CREDIT CARD

BRAMLEY'S NURSERIES (144)
251 BRAMLEY ROAD - SOUTH BRAMLEY - BRAMLEY

HOMES & GARDENS

Take the direct route to quality
Cannock Gates
at Factory Prices
Send for your brochure today

Our brochure is our shop. So you can see the huge range of quality gates offered by Britain's biggest direct manufacturer, from beautiful timber gates to solid steel, wrought iron gates guaranteed for a lifetime. But you don't pay shop prices. See for yourself, send for your FREE 48 page colour brochure on 01494 462848 or our 24 hour Express Brochure Despatchline, or write to: Cannock Gates Ltd, 110A, Henley Green, Cannock, Staffs WS11 2XT. Please note: if you do not add a return postage stamp it will be sent by post.

SCATTER
Clears Cats
from your garden
NIGHT AND DAY, EVERY DAY

Scatter transmits random bursts of ultrasound at a frequency that cats avoid. They'll turn away long before they expose themselves to its full impact, so that it works where fences or netting fail. Fully automatic - no sensors to go wrong. Highly reliable, fully weatherproofed miniature computer circuit.

SWITCH between low-voltage mains or battery operation at will. NO effect on birds or other pets. HARMLESS to humans. Scatter is completely safe, installed in minutes.

Try it for 90 days - 5 year guarantee

FREEPHONE 0800 316 5500
FOR FREE BROCHURE

Scatter: 48 High St, Hungerford, RG17 0NE 01488 682800 e-mail: scatter@scatteruk.co.uk
TRADE and OVERSEAS enquiries welcomed. Customers in Ireland call 1800 676555 (24 hours)

FINCH
CONSERVATORIES

Purveyors of fine conservatories

Custom made and individually designed high quality hardwood and PVCu conservatories.

For further information and a FREE, no obligation survey write or phone:

Finch Conservatories FREEPOST Winchester SO21 1BR
FREEPHONE 0800 378168

A WWA HOLDINGS PLC COMPANY

HARD WATER
The Scientific Solution

Incredible low-cost computer technology! Krystal fits in minutes - it's the simplest, most efficient answer to lime scale problems ever devised!

Experience soft-water benefits NOW throughout your home - clean, green and absolutely no chemicals! You can fit Krystal yourself in 5 minutes

INSTEAD of irreversible limescale in kettles and appliances, • DISSOLVES existing limescale from your whole water system. • GIVES YOU better lather from less soap. Water is kinder to skin and hair. • PREVENTS limescale from natural substances in your water. • SAVES YOU MONEY on soap and detergents. • MAKES YOUR BOILER more efficient and prolongs its life.

*TREATS THE WHOLE HOUSE FOR LESS THAN £20 90-DAY HOME TRIAL.

FREEPHONE
0800 316 5555

FOR INFO VISIT: www.krystal.co.uk
Lines open 24 hours, 7 days

Rye, 5 Old Ford Court, Pevensey, W Sussex BN24 5AQ Tel: 01323 864113
e-mail: info@krystal.co.uk
TRADE AND OVERSEAS ENQUIRIES WELCOMED
Customers in Ireland call 1800 676555 (24 hours)

Beautiful Floors .. Naturally

Selection of real woods available

Suitable for all floors

Dust-free environment

Easy to clean

Prefinished and sealed

Hardwearing and fully guaranteed

Installation throughout the UK

for a free colour brochure
PHONE FREE 0990 134763 (24 hrs)
OR FAX 0990 134764 (24hrs)

Please send further information

Please arrange a free no obligation quotation.

Name _____ Tel _____
Address _____
Post code _____

Send to: **NORDIC FLOORING CO.**
St. Andrews House, 26 Brighton Road, Crawley, West Sussex RH10 6AA

WARWICK BUILDINGS

• STUDIOS

• HOUSES

• WORKROOMS

• GARAGES

• STABLES

(Brochure available)

SHOW SITE: SOUTHAM ROAD, Long Wexham, W. Bucks. (near junction of A5 & A413)

Tel: 01295 815757

SNOWDROPS IN THE GREEN

Single Snowdrops £1.50 per 50
Double Snowdrops £2.50 per 50

Acornus £4.00 per 25
Winter Daffodils £3.00 per 25
Snowdrops £2.00 per 10
Ranunculus £3.00 per 50

All bulbs freshly lifted for each order. Please add £1 worldwide p.p.s. Charges & post added on all orders.

21, 22 Westwood Avenue, Walsley, Leeds LS23 3JL. Tel: 01924 463110

METPOST
FENCING PRODUCTS
REPAIR FENCES
TODAY!

OVER 20 MILLION NOW IN USE

AT MAJOR DIY & INDEPENDENT STORES, BUILDERS MERCHANTS & SALES CENTRES

FREEPHONE 0800 252 550

conquer limescale
and hard water problems

safe, efficient and affordable

000's of satisfied customers in 25 countries

Water King

Boys' Limescale Killer

free brochure & water hardness test kit
freecall 0500 382111

or write for details to: Water King, 115/116, Freeport Dr, 115/116, Abingdon, Oxon OX14 4YU

• **What's about Birders** — Look out for rooks returning to their tree-top colonies and starting to build or reconstruct nests. Twitchers — Bonaparte's gull, Drift Reservoir, Cornwall; white-tailed eagle, Grunard Island, Highlands; female lesser scaup, Tophill Low, East Yorkshire. Details from *Birdline* 0891 700222. Calls cost 40p a minute cheap rate, 50p at all other times.

Exactly where the money came from to build this fine house is uncertain, but there's talk of opium deals.



Flass, in the Eden Valley, was built in the mid-1800s and, it is said, "cost a syte o' brass"

The mansion of mystery

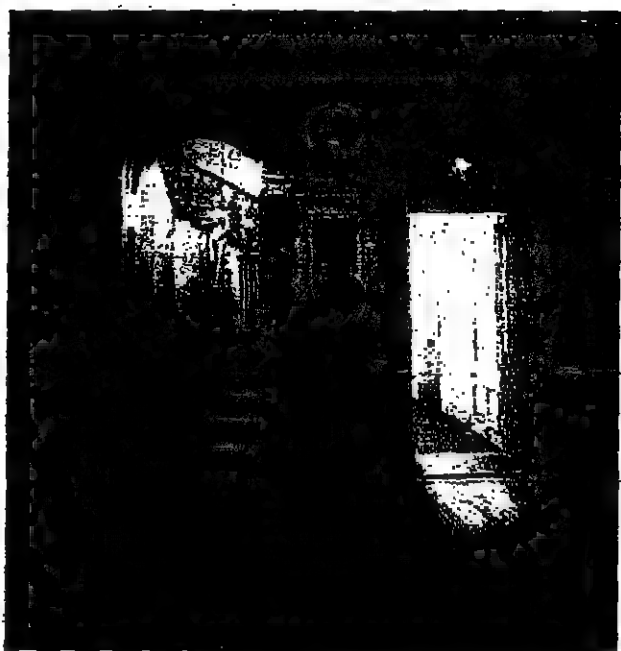
A Westmorland dialect poet writing in the 19th century about Flass, the grand mansion at Maulds Meaburn in the Eden Valley, did not have to think too hard to find a rhyme that fitted the bill. The couplet, as recalled by one local, went something like: "Yon mansion house called Flass, it cost a syte o' brass."

That would hardly engage him among the Lake Poets, more McGonagall than Wordsworth, but it did sum up local attitudes towards a house that was a bit of a mystery in the days when drug barons were recognised as being more enterprising than raffish. History has it that one Lancelot Dent, tea merchant and entrepreneur of the China trade, made a fortune from opium and that the "beastly" proceeds went into transforming Flass from a yeoman farmer's house into one of the grandest mansions in the county.

The present owner, Malcolm Whiteside, says that although ostensibly it was Lancelot's sister who, in the mid-19th century, began the project to reshape Flass, no one knows why she did so on such a grand scale, or quite where the money came from.

Her two brothers, Lancelot and Wilfrid Dent, had grown wealthy from the tea trade, but the commodity in strongest demand in China at the time was illicit opium. "Lancelot was reckoned to be something of a star performer in this field, so successful that his arrest was demanded by the Chinese viceroy in Canton," Mr Whiteside says. "History has it that he held 100 chests of opium when the next biggest trader had a mere ten chests. Lancelot wisely kept his head down but the threat of his arrest led, it is said, to the Opium Wars between Britain and China."

With such a history locked behind its high walls and Palladian facade, Flass has always intrigued visitors to this valley. The entry gates are guarded by a pair of armorial beasts, a tiger and a unicorn, carved in stone, and the drive leads to an imposing portico where carriages once made stately arrival. On my visit, a Mini was parked there out of



The fine central hall is high with mock-marble columns

the torrential rain that swelled the River Lyvennet flowing alongside the property and gushed in torrents over a montage of giant clam shells brought back by the Dent brothers from the Far East. This was not the day to see Flass at its best. But I have stood on the lawn on a summer evening as Gaudeamus, a local choir, gathered in the ornate drawing room to sing madrigals, the sound drifting through the tall French windows and mingling with the whisper of the river. That was Flass as it should be remembered.

This time the skies opened and Flass lived up to its name, deriving from the middle English word for a lake or marsh. Presumably, the Lyvennet once took a more aggressive course through the 15-acre grounds. The only music came from the wind howling against trees sheltering the house, among them a towering Sequoia Wellingtonia planted after the battle of Waterloo. The tree stands as straight as the general it commemorates and survived undamaged in the Battle of the Great Gale in '87.

We settled before an open fire in the library. It is a cosy room with a secret door in a

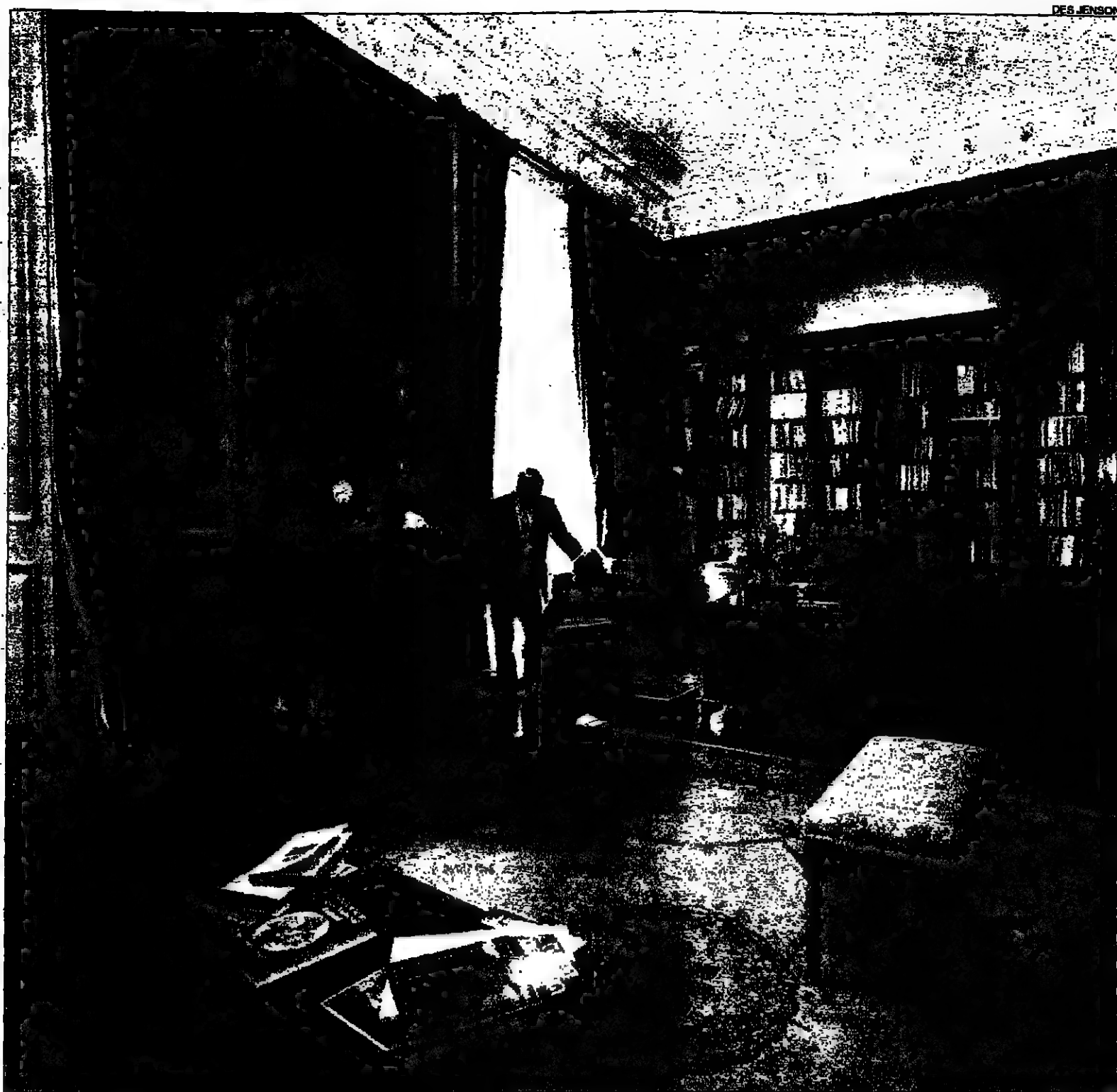
HOUSE OF THE WEEK

Flass, Maulds Meaburn, Cumbria
● Price: Offers around £750,000 ● Setting: On the edge of one of the prettiest villages in Cumbria, with the Lake District hills just over the horizon ● Shopping: Penrith, an expanding market town on the M6, with the west coast main railway line half an hour away by road

● Entertainment: Local societies and, perhaps, your own thoughts

faux-fires panel through which maids bearing tea would materialise in the days of the Dents.

Mr Whiteside and Mary, his wife, described their years keeping the Grade II listed mansion up to scratch. "The house was handed down the Dent family line until it reached Sir Robert Dent, clerk of public bills at the House of Commons. It was then sold along with most of its treasures — superb paintings, bronzes and, supposedly, the only mandarin's bed in the



Above: Malcolm and Mary Whiteside in the magnificently furnished library. Below left: fit for a family banquet, the 39ft 6in dining room, with tall French doors



and features. A flight of polished limestone steps leads from the entrance hall into a high, square central hall with richly coloured mock-marble columns. Statues of the Goddess Ceres and an Uffizi Venus replica regard one another across the space.

Flass was built at a time when the production of sheet glass had been thoroughly mastered and the architect took full advantage of this. Many of the ground floor rooms have narrow, stylish windows reaching from floor to high ceiling, and the view radiates from the central hall in all directions. A long hallway with elegant, barrel-vaulted ceiling ends in high French windows that lead into what was once a conservatory and is now a charming, sheltered corner that opens out into a garden surrounding a pool. The grandest rooms at Flass are the saloon and drawing rooms, which form a T-shape that may be used as one open space or separated by large panels that fold into the wall.

The Dent brothers spared no expense on the decoration here, with ornate marble fireplaces, extravagant architraves

ing and mirrored shutters to protect the windows. Quality and prestige shine in brass hinges, marble decor, elaborate Italian plasterwork, ivory door handles and push plates. The dining room next door reflects the same air of opulence and I imagined Lancelot, the trader baron, recalling, in an after-dinner haze of cigar smoke, his brush with the Emperor of China over the matter of supplying 100 chests

of opium. How exactly he came by this formidable supply is not recorded, but it would have no doubt caused him a wry smile, considering his interest in poppies, that a latter-day Dent would found the Wild Flower Society.

RONALD FAUX

● Agent: Strutt and Parker, 12 Prince Street, Harrogate, North Yorkshire HG1 1LW (01423 561274).

Splash of art in the bathroom

Can't find the decorative wall tiles or picture panel you really want? Then why not commission an artist — or make your own.

Susan Esterbrook wanted a decorative tile panel for her bathroom but nothing in the shops or catalogues seemed right. So she took the plunge and commissioned a ceramic artist, Paul Scott, to make one from scratch.

In the bathroom she wanted the feeling of slipping into a different world, so the decorative panel of tiles looks like the sea, complete with fish and boats. For added interest, there are some words from the Rupert Brooke fishy poem Heaven.

The panel is made up of 500 tiles, is 230cm (about 7ft 6in) high and runs along three sides of the bath.

Mr Scott, the curator of "Hot off the Press", a forthcoming exhibition about ceramics and print at the Crafts Council in London, worked on Mrs Esterbrook's commission over several months.

He first drew the design on paper and then marked out the tile shapes and the grouting lines. Next he photographed the whole piece, cut out all the shapes and used them as templates to cut out the tiles from porcelain.

His minimum charge is £750-£1,000 a square metre but he says, the larger the budget the more detailed and elaborately glazed a piece can be. Decorative wall panels can be made for most rooms in the house and outside walls, too.

Mr Scott's advice to people considering commissioning is:

Because it is an individual work of art, be mindful of the time it will take.

Make sure you and the artist have agreed on the panel's design, the timetable of events for its execution and the cost.

Whatever you commission, make sure the tiles are suitable for the purpose, especially if they are for outside.

Decorative Tile Works, of Ironbridge Gorge, Shropshire, also does commissions, with customers putting forward their own ideas or relying on designers at the firm. The price of a decorative panel varies considerably, but the managing director, Michael Kay, says that one large enough to go behind an Aga cooker — with a decorative element of about one metre square — might be about £1,500-£2,000.

For those who want to learn how to decorate plain ceramic tiles and make panels themselves the company, which has made large numbers of tiles for the Harrods food hall, holds one and two-day workshops most weekends.

A one-day workshop costs £37.50. You have the use of eight tiles which you can decorate as a panel or



Paul Scott with his design for a decorative tiled bathroom panel which pictures the sea, fish and boats

individually. The mailing of tiles to your home after firing costs £8. Two-day workshops, with 16 tiles, cost £70, plus £10 mailing. The price of a course includes all materials.

One of the techniques you learn at the workshops is how to "pounce". This means pricking out the design on a piece of paper with a sharp needle and then pressing charcoal through the holes to mark the tile. You follow that dotted line when you "tube line" the tile — squeeze clay out of a rubber pouch to form a line. The charcoal dots are burnt away during the firing. The glazing and firing process comes next.

"Most people on a workshop course aim to decorate just three tiles in a day and a six-tile panel over two days. Then they take them away to

put up in their homes or give them away as presents," says Mr Kay, adding: "We get some people asking us if the tiles will be all right behind their cookers because of the heat. When you consider at what temperature the tiles have been fired I can't imagine what temperature they must be cooking at."

There is another pleasure in attending a workshop at the Decorative Tile Works: it is housed in what is considered the most complete Victorian tile factory still standing, and in the same premises as the Jackfield Tile Museum, one of the Ironbridge Gorge Museums, with its collection of 13,000 Victorian, Art Nouveau and Art Deco tiles.

CHRISTIAN DYMOND

TILE FILE

■ Decorative Tile Works, 01952 884627 for inquiries about workshops, 01952 884124 for other inquiries.

■ "Hot off the Press" exhibition, Crafts Council, London (0171-806 2500), March 6-April 20, Tues-Sat 11am-6pm, Sun 2-5pm. Free.

■ The reference desk at the Crafts Council is open during gallery opening hours (as above) and has lists of craftsmakers and courses.

■ AXIS (0113-283 3125, email: axis@gn.apc.org) has a visual artists database, the National Artists Register, containing the name of more than 1,900 artists, including those who work with ceramics.

FOR SALE

SCHOOL HOUSES

£1.5 million

SURREY: Burwood Park School and College, near Walton-on-Thames. Former residential school with a Grade II listed 19th-century mansion and further buildings providing 53,500sq ft of accommodation, in six acres. Detached four-bedroom headmaster's house, modern purpose-built sports hall, garages, workshops and stores. Playing field and tennis court. Offers over £1.5 million (Knight Frank, 0171-829 8171)

£1.5 million

SCOTLAND: Old School House, Ebbick, Selkirkshire. Refurbished former schoolhouse with a south-facing walled garden. In the scenic Borders hills. Three bedrooms, two bathrooms (one en suite), drawing room, dining room, kitchen and utility/disco room. Garage. Offers over £1.5 million (Sevilles, 0131-226 8861)

£165,000

HAMPSHIRE: Old School House, Ebbick, Selkirkshire. Refurbished former schoolhouse with a well-stocked garden, in a small village southeast of Newbury, close to the foot of Watership Down. Two bedrooms, bathroom, sitting room, kitchen and utility. About £165,000 (John D. Wood, 01635 529225)

£115,000

SCOTLAND: Old School House, Ebbick, Selkirkshire. Refurbished former schoolhouse with a well-stocked garden, in a small village southeast of Newbury, close to the foot of Watership Down. Two bedrooms, bathroom, sitting room, kitchen and utility. About £115,000 (John D. Wood, 01635 529225)

CHERYL TAYLOR

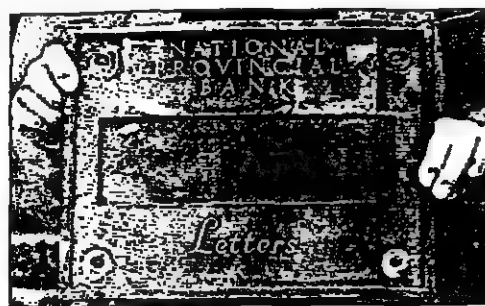
مركزاً من الرصاص

Des res with high interest

Converting a redundant bank into a home can pay dividends for people who want something different

Lynda Teasdale's drinks cabinet is 10ft by 8ft with 2ft-thick walls. She can only get to her champagne and spirits through two double-turn key locks, the weight of an 11in-thick metal door run through with six steel bolts and a full-length iron grille.

It's not that Ms Teasdale is mean with the drinks. Until March 1995, her home at Thames Ditton in Surrey, was a NatWest bank, and the drinks cabinet was the bank's vault. "To open the vault, two keys had to be turned simultaneously by two bank employees so that no one person could get to the deed boxes and money bags," Ms Teasdale says.



The walls are so tough that power tools bounce off them

"We wanted to open out a vault wall but the builder said it would take a diamond-tipped drill to get through all that reinforced steel."

The shakedown in the banking industry has seen a steady off-loading of redundant banks and Ms Teasdale is among the first wave of buyers to convert one into a home. In 1985, Britain had 14,299 banks, according to the British Bankers' Association. Ten years later there were 10,801.

Professor Philip Molyneux, director of the Institute of European Finance at Bangor, Wales, estimates that by the year 2000 the number of bank branches in Britain will be down to 8,000. "With Internet and tele-banking, the sub-contracting of credit-card processing and the regionalisation of back-office operations, many traditional banking halls are unnecessary," he says.

"The Lloyds/TSB merger will eventually off-load at least another 300-400 high-street

banks on to the property market," he adds. But most high-street bank premises are not suitable for home conversion. Many sit like full stops on corner sites on the edge of busy shopping parades. "Local authorities are loath to destroy shopping frontage," says Phillip Waterfield, a director of Stretton Chartered Surveyors in London's East End. "They have to maintain the commer-

23-acre HQ is now being demolished. Ms Teasdale noticed the bank was for sale and knew that the building — built in 1939 as a National Provincial bank — was not listed.

"I stood on the green one day and said, 'I'm going to live there,'" she says. "My partner said we could turn it into an office, but I thought I'd have it as a house."

A covenant on the property restricted future commercial use to banking. Ms Teasdale paid £177,000 for the building in a sealed-envelope bid and wondered what she had done. "I phoned my bank manager and said, 'I've just bought a bank.'"

All the windows had iron bars, which have since been removed, including the ones in the double-height banking hall, which had white hanging globe lights (still there). There were two strong rooms, a men's lavatory, a money lift and a Chubb night safe, but no kitchen or bathroom.

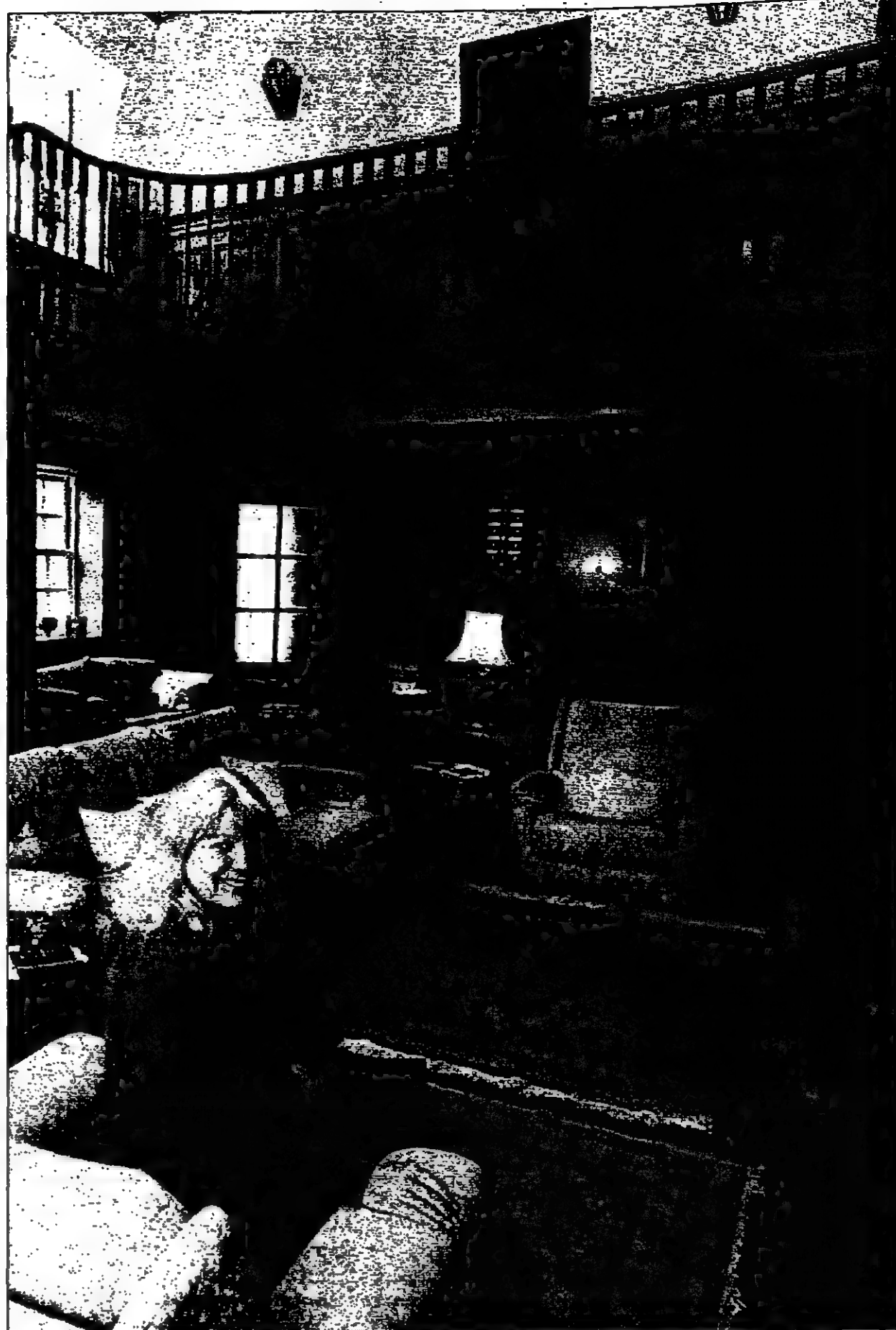
"The walls are so tough that the builders' power tools bounced off them," Ms Teasdale says. "We had to use special screws to put up pictures."

Elmbridge Council, the local authority, approved the bank's change of use and the application went through "very smoothly". "From the village point of view it was much nicer that it was turned into a home," she says.

Ms Teasdale was worried that the bank would not work out as a four-bedroom home.

"When we first saw the building it had a commercial feel and was very austere from the outside," she says. "But with all the renovation work it now feels like a house."

ALEX WIDERATNE



Lynda Teasdale at home in her former NatWest bank. "It was very austere at first but now it feels like a house"

PROPERTY NEWS

Du Maurier house for sale

■ THE birthplace of novelist Daphne du Maurier is for sale. The Grade I listed semi-detached villa at 50 Cumberland Terrace, Regent's Park, central London was built by James Burton, under the direction of John Nash. It has six bedrooms and a courtyard. Price on application. Contact Strutt & Parker, 0171-629 7282.

■ THE rentals market is booming, according to the latest report from agent Hamptons International. The number of transactions in the final quarter of 1996 was 28 per cent higher than the same period in 1995, while the number of properties for rent in London fell by 20 per cent. Only Pimlico bucked the trend, with an 18 per cent increase in properties available. And according to agent Knight Frank, proximity to good public transport links can increase rental values by up to 50 per cent in London.

■ THE BBC is looking for period properties as a backdrop to its forthcoming adaptation of *Tom Jones*. Although Strutt & Parker's film location agency has 1,000 rural properties on its books, there is a shortage of country houses close to London to star in the growing number of costume dramas. Star-struck home owners should call 01635 521707 for information.

■ HOUSE prices in Northern Ireland increased by 13.3 per cent last year, according to a report from the University of Ulster and Ulster Bank. The average price of a terraced house rose 23.5 per cent in 1996 while that of a detached bungalow increased by 17.7 per cent.

■ PROPERTY investment funds are turning to residential property, says agent Blenheim Bishop, whose Mayfair division exchanged contracts on £25 million worth of houses in the past ten weeks. Most of these were for investment purposes because the strong lettings market provides high and constant returns.

AMANDA LOOSE



CAMPDEN HILL ROAD, Kensington, W8

A well presented, west facing Grade II listed Georgian house with an attractive garden.

4/5 bedrooms, 2 bathrooms, 2/3 reception rooms, kitchen, cloakroom.

Freehold

£625,000

KENSINGTON: 0171-727 0705



OXFORDSHIRE - Appleton Oxford 7 miles Abingdon 6 miles
An exceptionally secluded house in an idyllic, rural position with about 75m (83 yards) frontage to the Thames. 4/5 beds, bath, shower/cb, office/bed 5, 4 receps, kitchen/corner, office, boat house, swimming pool, outbuildings, gardens, paddock. About 1.8 ha (4.5 acres). OXFORD: 01865 311522



WIMBLEDON, SW19

A spacious, handsome Edwardian house in a cul-de-sac off the Ridgway, near the Village and Common.

7 beds, 3/4 baths, 3 receps, kitchen, ckt, utility rm, cellar, s/w facing garden, garage, parking.

Freehold

Price Guide: £975,000

WIMBLEDON: 0181-944 7172

JOHN D WOOD & CO.

LONDON AND COUNTRY ESTATE AGENTS ESTABLISHED 1872



CHEYNE GARDENS, SW3 Freehold £2,750,000
Quietly situated, an exceptionally well-presented and modernised house with a west facing garden 12.8m x 6.1m (42ft x 20ft) and a garage available separately. 6 bedrooms, 4 bathrooms, 4 reception rooms, kitchen, nursery with kitchen, cloakroom, utility room, passenger lift to third floor. CHELSEA: 0171-352 1484

LONDON OFFICES

BATTERSEA: 0171-228 0174
BELGRAVIA: 0171-730 9854
CHELSEA: 0171-352 1484
FULHAM: 0171-751 4223
KENSINGTON: 0171-727 0705
MAYFAIR: 0171-400 0655
ST JOHN'S WOOD: 0171-722 5556
WANDSWORTH: 0181-871 3053
WIMBLEDON: 0181-944 7172

COUNTRY OFFICES

HEAD OFFICE: 0171-493 4106
CIRENCESTER: 01285 642244
EAST GRINSTEAD: 01342 326326
FARNHAM: 01252 737115
LYMINGTON: 01590 677233
NEWBURY: 01635 523225
OXFORD: 01865 311522
WINCHESTER: 01962 863131
HONG KONG: 00 852 2 872 5146

26 CURZON STREET, LONDON W1P 8LD
0171-493 4106 FAX: 0171-629 6071

LETTINGS AND MANAGEMENT

To let your house or flat: Central London 0171-491 4311
North London 0171-722 3336 Wimbledon & Surrey 0181-946 9447
South of the M4 01256 398004 North of the M4 01865 311522

ST JOHN'S WOOD, NW8

In a popular mansion block opposite Lords Cricket Grounds, close to the shopping and transport facilities of St John's Wood High Street, a spacious, newly decorated apartment on the first floor.

4 bedrooms, 2 bathrooms, 2 reception rooms, kitchen, lift porter.

Lease to 2122

£375,000

ST JOHN'S WOOD: 0171-722 5556



DORSET - Sopley, Near Christchurch Offers in excess of £600,000
A refurbished period house in partly walled grounds on the edge of the village. 5 bedrooms, 3 baths, 4 receps, kitchen, playrm, garage, swimming pool, garden, paddock. About 1.2 ha (3 acres). A further 2.2 ha (5.5 acres) approx of grazing land may be available separately. LYMINGTON: 01590 677233

ROSENAU ROAD, Battersea, SW11

Close to Battersea Park and good local amenities, a period house with flexible accommodation.

5/6 bedrooms, 3 bathrooms, 3/4 reception rooms, kitchen, cellar, 10m (33ft) garden.

Freehold £335,000

JSAs Douglas & Gordon 0171-720 8077
BATTERSEA: 0171-228 0174

'If our eyes are the windows to our soul, our windows are other people's eyes into our squalor... and at present we are cleanerless'

My husband was once a cleaning lady. Little Fairies, the company he worked for in New York, supplied him with a white pinny and a dinky pair of Day-Glo dusters, before dispatching him to swanky addresses on the Upper East Side. His employers ranged from a bohemian Waynetta Slob, whose brownstone apartment was so mired in filth it took him a day to clean it, to a dream woman who kept her place spotless because she never appeared to live in it. Interestingly — in the light of our present predicament — he charged both clients the same rate.

For my part, I once worked as chambermaid in a posh hotel. The high point was cleaning the suite of a now-deceased major-league Hollywood heart-throb. We're talking James Mason, Gregory Peck, Douglas Fairbanks Jr. Sad to report, the glamorous heroes of major motion pictures have exactly the same habits as lesser men: huge deposits of hair in bath, basin, bidet, toilet training leaves a lot to be desired. Personal hygiene can be a great leveller.

Fairies aren't what they used to be

If our eyes are the windows to our soul, our windows are other people's eyes into our squalor — and our house is looking very squalid indeed. The spare room is covered with mountainous ranges of unironed washing; tidemarks are appearing on the bath; dust is gathering on every surface. Adelaide left us two weeks ago, and we are cleanerless. This we hope is a temporary disaster. A new Mintel survey reveals that paid help in the home has become the fastest growing area of consumer spending — the British middle classes spend an amazing £4 billion on keeping our households running smoothly, four times as much as ten years ago — and we have no intention of bucking the national trend.

What this growth in consumer spending means is that cleaners and nannies and gardeners have become increasingly picky about who they work for. Proving

that you are a presentable employer, if our experience is anything to go by, is a devilishly tricky business. The "help", or the "lady that does", has turned into a Sir John Gielgud butler: "Never mind my references, sir, what about yours?" — which explains why so many of the ads in *The Lady* sign off with the desperate legend, "Nanny recommends". (Incidentally, at the very apex of the industry, there may be only 90 butlers in the country, but the pay and the conditions seem pretty good — as much as £40,000, plus an executive

style package, including free cars and private medical insurance.)

Some women have enough time on their hands to clean their houses in order to impress their cleaners. This has always struck me as profoundly pointless: a bit like washing your hair before visiting the hairdresser or going on a diet before a stomach tuck.

Adelaide took one look at our kitchen (unclean but not monstrously so) on her first visit, and pronounced, with some hauteur: "I can see that there is much to do in this house." On her third visit, she

wanted to bump up her rates from £6 to £7 an hour.

I said I'd get back to her, but she got back to me, and left a jingly little message on the answering machine: "Hello, Miss Ginny. I won't be working for you any more. I got another job. Much more money and much less work. Loved your children. Bye-bye."

The upsurge in demand for domestic service is directly related to the increased numbers of double-income families. There was a time when certain shrill voices, often in the liberal press, chastised women who worked in the office for employing women who worked in their homes. Why these barbs were only aimed at the wives, not the husbands, I was never able to work out. Same old story, I suppose. But we are all workers now and the old divisions and

LIFE AND SOUL



GINNY DOUGARY

Someone to watch over me



Matthew, the youngest
Never mind the
gap — a much
older sibling
can be your
best friend,
says Ann
Treneman

Liz Simpson is 42. She is an author and magazine journalist who lives in Kent. Her favourite television sister is *Inspector Morse* and she likes baroque music. Michael Alexander is 32 and a landscape gardener in south London. He likes *The Simpsons* and Britpop. Matthew is 23 and a hairdresser in Liverpool. He loves *Frasier* and Paul Weller.

On the face of it these three people have little in common but, before you agree, look at their faces again. They may have all arrived in different decades — 1954, 1964 and 1973 to be precise — but they were all born to the same mother and father. They are siblings and, despite the conventional wisdom about gap children, they do have something in common: each other.

The subject of birth and order and siblings has attracted an army of researchers. We know that first-borns are driven and competitive. Middle children are constantly seeking an identity while the youngest can be babbled to the point where they believe adoration is a normal state of affairs. Only children are more likely to be self-confident, self-possessed and self-sufficient.

But what about gap children? "You won't find much on that because with an age gap of ten years there is none of the normal rivalry you find in siblings separated by two, three or four years. Their lives are not intertwined," says Dr Richard Woolfson, author of *Sibling Rivalry*. "So psychologically it is not seen as very interesting."

Mums and dads planning their families find it very interesting indeed though, and most decide to have their children fairly close together. "I want them to be friends," they say. "They need to have someone to play with." But there are also pleasures to having a gap sibling and perhaps it is because I have such a close relationship with my youngest sister, Mary, that I did not mind a considerable gap of eight years between my own children.

Gap siblings are not friends early on, however. I was 12 when my sister Mary was born, and her arrival barely registered. Similarly when Michael Alexander arrived, his sister Liz was ten and intent on getting on with her own life (as well as with her two other brothers closer to her own age). By the time Matthew came along, she was 19 and, ready to fly the nest, Frankly, his birth did not impact upon my life in any way. Matthew was born in May and I left



Liz Simpson and her brother Michael only got to know each other properly in adult life



The Alexander family:
Mum and Dad with (from left)
Michael, John, baby Matthew, Liz and Stuart

home in August to go to London. Michael has only the foggiest childhood memories of Liz — "I remember her cooking the meals and that was probably my only recollection of her until she left home" — while Matthew remembers a fleeting visitor to their Lancashire home. He says: "I was closest to Michael. I think he moved

out when I was 11 and so he was the one I shared the house with the longest." Birth order has a tremendous effect on our lives but this can be much more subtle with gap children. Frank Sulloway, of the Massachusetts Institute of Technology and author of *Born to Rebel*, a book about birth order traits, says: "You could say that without knowing

information about age gaps, birth order information is totally irrelevant. The age gap is part of what you meant by birth order." The impact of birth order is at its maximum when there is a gap of three to four years. Anything closer and the siblings are practically equals. Anything farther and they are too removed to react strongly. With gap siblings, though, traits can get mixed up. Matthew may be the youngest, for instance, but in many ways he may be like an only child or a first-born.

Then there is the first-born who thinks they are an only child. "Technically with a gap of six years or more the first-born becomes very close to becoming an only child. They grew up and had much of their personality formed before they ever had a sibling," he says. The US President Bill Clinton is a good example: he was ten before his brother came along. Would history have been different if the gap was smaller? Mr Sulloway is a gap sibling himself. "I have a brother who is nine years younger. I

consider myself a functional last-born. There was just no rivalry on my part with my younger brother. He was so much younger it was like having a toy in the house. It is not the same thing."

Without a shared childhood, gap children often go their own way for years, if not decades, before discovering each other. I did not get to know my sister Mary properly until I was at least 30 and she was 18. This was also true for the Alexander family. When Michael was 15, his older sister invited him to London for a visit. "This is when we began to reacquaint ourselves," says Michael. They are doing so again now that they both have (non-gap) families of their own. "In the past two or three years we've become a lot closer," he says.

Could it be that as adults we find it easier to get along with non-competitive siblings? I can usually predict what my other sisters are thinking but I can never assume anything

when it comes to Mary. She grew up at another time. My mother was different by then too. It is fun to just enjoy the gap and not constantly try to bridge it. Matthew understands what this means. "I look up to Liz because of what she has achieved, even though we don't have that bond from the early years."

It still comes as a surprise to Liz how much younger her brother is. She recently realised that his girlfriend's mother was her age. "I don't think of myself in terms of my age. I feel as much as a sister to Michael and Matthew as I do to my other brothers."

Millennium message works well

Ruth Gledhill enjoys a new act of worship for the year 2000



THE journalist from the *Daily Mail* looked faintly astonished. We had been to what we thought was a press conference to launch a service which marks the churches' countdown to the millennium, only to find ourselves at a real, live, act of worship. The only disappointment was that there was no sermon. Perhaps the Millennium Group of Churches Together in England, the ecumenical group responsible, thought that a sermon on top of hymns, prayers, the *Gloria*, Bible readings and the Lord's Prayer would be too much for a bunch of journalists on a Monday morning.

The priest was good, almost too good in fact. He turned out to be the Rev Tanniel Evans, fresh from playing an 18th-century vicar in the National Theatre's recent production of John O'Keefe's *Wild Oats*. Mr Evans, a white-haired cherubic figure, reassured me that he was a genuine as well as an acting priest, a non-stipendiary minister who trained in the Oxford diocese. He is one of an increasing number of non-stipendiary clergy who seek ordination in later life, going on quietly to act out their Christian mission in their work or their retirement.

In these last days you have spoken to us by your Son; and we who have heard his voice, have heard your voice before the reading from Isaiah 65. "See, I am creating new heavens and a new Earth! The past will no more be remembered nor will it ever come to mind."

We were at Inter-Church House, the headquarters of Churches Together near Waterloo in southeast London, for the launch of a service for use on the Sunday after Easter this year, which is exactly 1,000 days before January 1, 2000. Hundreds of churches of all denominations have pledged to use it, and more

are expected to follow suit. It has arisen out of concern that the Government, through the Millennium Commission, is investing millions in marking the millennium through a range of projects, and that the primary reason for it — that it is the anniversary of the birth of Christ — is in danger of being lost.

Our epistle was from 1 John 1. "Here is the message we have heard from him and pass on to you: God is light, and in him there is no darkness at all. If we claim to be sharing in his life while we go on living in darkness, our words and our lives are a lie." We heard, "If we claim to be sinless, we are self-deceived and the truth is not in us." My secular journalist's soul wriggled uncomfortably and we moved on to the most effective part, the intercessions. With a beautiful *Tantum Ergo*, *Wait for the Lord*, as the response, and the surrounding silence in the chapel complete, Mr Evans led us in the prayer, "We live in a world shaped by words and images, where often the whisper of mercy is drowned by the noise of contempt," he said. "We pray for artists and writers, whose words and pictures linger in our minds, that they may show the truth that sets us free."

I read from the service sheet that the offering was next. "We dare not offer worship that has cost us nothing. With these gifts we bring to you all that we are and all that you have made us." It said, I reached for a pound coin, but evidently it had been decided that, like a sermon, this would be too much for journalists and we skipped to the Lord's Prayer and a final hymn.

The strange thing was that, despite initial scepticism, it seemed to work. I came away thinking there might be something Christian about the millennium after all.



The Church Mission Group rehearse the new service

★ A five-star guide ★ PRIEST: The Rev Tanniel Evans

SERMON: None, although organisers afterwards answered our theological queries about their plans for the millennium.
ARCHITECTURE: Modern with shocking cross. ★★
MUSIC: A group led us in a traditional hymn and the evocative Nigerian chant *Come, Holy Spirit, come*. ★★
LITURGY: Celebrates the Incarnation, the forgiveness of debts and penitence for the failings of the last 1,000 years. ★★
SPIRITUAL HIGH: Full of hope and promise. ★★
AFTER-SERVICE CARE: Sandwich feast. ★★

هكذا من راصد

TO ADVERTISE CALL:
0171 481 1989 (TRADE)
0171 481 4000 (PRIVATE)
FAX: 0171 481 9313

TRAVEL

CHECK-IN

Because we think the world of you ...

current best buys on the world's finest airlines

one way	return	one way	return	one way	return
SYDNEY	£354	NEW YORK	£122	MEXICO CITY	£248
PERTH	£375	BOSTON	£139	MANILA	£274
CHANG	£384	FLORIDA	£150	DELHI	£289
AUCKLAND	£384	LOS ANGELES	£217	JOBURG	£245
DUNEDIN	£228	SAN FRANCISCO	£217	CAPE TOWN	£257
HONG KONG	£248	DENVER	£256	HAVRE	£257
SINGAPORE	£235	TORONTO	£138	NAIROBI	£197
BAU	£248	VANCOUVER	£265	DUBAI	£165
SAIGON	£268	CARIBBEAN	£175	CAIRO	£145
TOKYO	£267	HONOLULU	£434	AROUND THE WORLD	£577

plus discounted quality accommodation per room per night from:
AUSTRALIA £36 • USA £31 • AFRICA £37 • PACIFIC £42 • ASIA £30
USA CAR HIRE FROM £12 PER DAY • CALL NOW FOR OUR WORLD OR NORTH AMERICA DIRECTORY ON 0171-938 3366

TRAILBLAZERS

THE TRAVEL EXPERTS

10% OFF TRAVEL INSURANCE FOR ALL NEW BOOKINGS
MADE THIS WEEK
BETWEEN SUNDAY 16 FEB AND SATURDAY 22 FEB
*Insurance must be paid for in full at the time of booking

HOTELS • CAR HIRE • TRAVEL INSURANCE • TOURS • CRUISES • BUSINESS TRAVEL

For the real lowdown on worldwide travel, Trailblazers is your one stop travel shop.
Trailblazers where more low cost flights to more destinations than anyone. Experts in airfares since 1970, we can tailor-make your very own package with up to 65% discount on hotels and car hire worldwide.
FOR YOUR FREE COPY OF THE TRAILBLAZER MAGAZINE CALL 0171 938 3366 9-5 PM
ATOL 1458 IATA ABTA 06701

worldwide attention to detail
194 Kensington High Street • LONDON W8 7RG
Long Haul Flights: 0171-938 3366
First & Business Class: 0171-938 3444
215 Kensington High Street • LONDON W8 8BD
Transatlantic & European: 0171-937 5408
42-50 Earls Court Road • LONDON W8 6FT
Long Haul Flights: 0171-938 3366
22-24 The Priory Queensway • BIRMINGHAM B4 6BS
Worldwide Flights: 0121-236 1234
48 Corn Street • BRISTOL BS1 1HQ
Worldwide Flights: 0117-929 9008
254-284 Sauchiehall Street • GLASGOW G2 3EH
Worldwide Flights: 0117-929 9008
58 Deansgate • MANCHESTER M3 2FF
Worldwide Flights: 0161-839 6969
First & Business Class: 0161-839 3434

AFRICA

ASIA	USA
Bombay/Delhi	New York
Karachi	Boston
Bangkok/Hong Kong	Miami
Singapore	San Francisco
Manila/Colombo	Los Angeles
Seoul	Toronto/Montreal
Beijing	Orlando

Dar-es Salaam £370
Entebbe £370
Lagos £370
Johannesburg £470



Lusaka £500
Harare £500
Lilongwe £500

SPECIAL CLUB CLASS
NAIROBI DIRECT £1485
BOMBAY/DELHI £880

NAIROBI £315
daily departures
MANCHESTER-MOMBASA JULY £370
SUBJECT TO AVAILABILITY. TAXES AS APPLICABLE. SPECIAL DISCOUNTS ALSO AVAILABLE ON FIRST CLASS TO MANY DESTINATIONS. DISCOUNTS ALSO ON INSURANCE. CREDIT CARD SURCHARGES APPLICABLE.

EUROPE

Brussels	£78
Paris	£75
Amsterdam	£62
Nice	£141
Athens	£141
Istanbul	£145
Geneva/Zurich	£90

MIDDLE EAST
Dubai £315
Jeddah £345
Abu Dhabi £335
MANY MORE DESTINATIONS AVAILABLE
Contact us for our brochure on Africa/Europe
AFRICA/EUROPE 0181 902 1061
OTHER DESTINATIONS 0181 903 8526

FLIGHTBOOKERS

WORLDWIDE 0171 757 2444
AMERICAS & EUROPE 0171 757 2000
AUSTRALIA & NEW ZEALAND 0171 757 2468
FIRST & BUSINESS CLASS 0171 757 2500
OPEN 7 DAYS ATOL 2562 IATA ABTA D0806/V8800

travelling freestyle
New York £159 Boston £170 Sydney £570 Hong Kong £395
Florida £180 Denver £249 N. Zealand £645 Vietnam £485
Los Angeles £245 Dallas £230 Bali £415 Colombo £395
San Francisco £245 Toronto £205 Singapore £395 India £325
Chicago £230 Rio £339 Bangkok £395 Nairobi £324

Book Now!
offer ends 17 Feb

FRANKFURT FROM £99 RTN

You'd have to look hard to find a smaller fare.

AMSTERDAM	from £69 return
BELFAST	from £59 return
BERGEN	from £146 return
BRUSSELS	from £74 return
DUBLIN	from £69 return
EDINBURGH	from £59 return
GLASGOW	from £59 return
LEEDS BRADFORD	from £63 return
NICE	from £149 return
PALMA	from £119 return
PARIS	from £76 return
PRAGUE	from £164 return
TEESSIDE	from £93 return
ZURICH	from £99 return

Return fares from London Heathrow.
Contact your local travel agent or call for details on:
0345 554554 or 0345 1 FLY BM

British Midland
The Airline for Europe

USA AND CANADA

New York	from £159	Toronto	from £119
Washington	from £170	Halifax	from £119
Baltimore	from £185	Montreal	from £119
Miami	from £200	Vancouver	from £245
Philadelphia	from £205		
Orlando	from £209		
Chicago	from £230		
Dallas	from £230		
Las Vegas	from £236		
San Francisco	from £236		
Los Angeles	from £236		

SPECIAL OFFER
TORONTO £119
Book Now!
offer ends 17 Feb

Eclipse DIRECT
0990 329 326

Australia New Zealand

Top scheduled airlines.
Best stopover choice - Far East, USA & more.
Itineraries tailored to your exact wishes.
Car & campervan hire, air, rail & coach passes.
Accommodation from budget to luxury.

AUSTRALIA FARES FROM £567 RETURN
NEW ZEALAND FARES FROM £653 RETURN

01420-88724 • 0171-497 0515 • 0171-287 5556

AIR FRANCE

LONDON - LYONS £104
LONDON - DUSSELDORF £98
LONDON - BUDAPEST £108
LONDON - PRAGUE £148
LONDON - VIENNA £118

All fares listed are subject to availability and differing booking and travel periods. Passenger taxes apply. For full details of conditions and more Petre Prix to many other European and worldwide destinations contact your Travel Agent or call Air France on 0181 742 6600

Fare Savers

BARCELONA £99 RETURN

Enjoy all the benefits of flying Iberia!
Fly from Heathrow for quite sensationally low prices with the experts who know Spain best. For details of our Fare Savers to many Spanish destinations, ask your travel agent or call direct quoting ref. TBM1.

0171 830 0011
IBERIA

TRAVELBAG

OFFICIALLY APPOINTED AGENTS

Adventure Travel and Flights at Affordable Prices

Current Best Buys:
Sydney £259, Perth £259, Auckland £259, Melbourne £259, Hong Kong £259, Singapore £259, Bangkok £259, Manila £259, Jakarta £259, Seoul £259, Taipei £259, Osaka £259, Tokyo £259, Sydney £259, Perth £259, Auckland £259, Melbourne £259, Hong Kong £259, Singapore £259, Bangkok £259, Manila £259, Jakarta £259, Seoul £259, Taipei £259, Osaka £259, Tokyo £259.

Around the World £350

SUNDIAL TRAVEL

THE SPAIN FLIGHTS SPECIALISTS

February prices from:
Alcantara £89, Malaga £99, Madrid £99, Barcelona £119, Palma £79, Tenerife £119.

Great rates for holiday car hire at all destinations.
01276 686808

easyJet

Daily Scheduled Services

5 x Glasgow	£29
5 x Edinburgh	£29
3 x Aberdeen	£29
1 x Inverness	£29
4 x Amsterdam	£35
2 x Nice	£49
1 x Barcelona	£49

Single, from, etc. Tax.
Do not require a Saturday night stay.
From London Luton airport.

USA Canada

TRAVELBAG

OFFICIALLY APPOINTED AGENTS

Adventure Travel and Flights at Affordable Prices

Current Best Buys:
Sydney £259, Perth £259, Auckland £259, Melbourne £259, Hong Kong £259, Singapore £259, Bangkok £259, Manila £259, Jakarta £259, Seoul £259, Taipei £259, Osaka £259, Tokyo £259.

Around the World £350

FREEWAYUSA

RENT-A-CAR

FLORIDA

Mini Van £197

1 DAY £59
2 DAYS £72
3 DAYS £89
4 DAYS £107

1 DAY £59
2 DAYS £72
3 DAYS £89
4 DAYS £107

1 DAY £59
2 DAYS £72
3 DAYS £89
4 DAYS £107

GLOBAL Flights & holidays throughout the world

EURO GETAWAYS • USA GETAWAYS • WORLD GETAWAYS

Amsterdam £69, Milan £109, Boston £170, N. Orleans £259, Bangkok £339, Joburg £369, Athens £139, Paris £245, Chicago £245, New York £170, Beijing £359, Manila £432, Budapest £165, Rome £129, LA/SFO £259, Orlando £221, Cape Town £595, Mexico £299, Istanbul £119, Tel Aviv £169, Miami £199, Tampa £260, Delhi £310, Nairobi £330, Madrid £99, Zurich £99, Montreal £219, Toronto £219, Hong Kong £439, Tokyo £455.

0171 629 2700 0171 629 4090 0171 629 7890

TRAVEL CONTINUED ON PAGE 22

JUST AMERICA

Tauk Tours

Motorhomes

01730 266588

AUSTRALIA

NEW ZEALAND & ROUND THE WORLD

For the holiday of a lifetime

Lowest airfares to Australia and New Zealand on quality scheduled airlines in Economy or Business Class.

HOTELS • TOURS • CAR & CAMPER HIRE
CRUISES, ISLANDS, OUTBACK & REEF TRIPS

BRIDGE THE WORLD
0171 734 7447

Ring 01932 829544 (24hrs)
for a free copy of our outstanding brochure.
3 Regent Place, Regent Street, London W1R 6DQ
Fax 01932 761455



Rocky road
to being
a better
skier
Canada • 18

THE TIMES travel

Hideaways
in Cyprus,
Corfu and
Rhodes
The Med • 16-17



Time to hunt around snooty Ooty



Transfixed for ever in the Indian sunshine, members of the Ootacamund Hunt pose for the camera. Set high in the Nilgiri Hills, Ootacamund offered Raj officers an escape from the summer heat of Madras



FACT FILE

- The author flew to Delhi with Air India on a return flight from Manchester booked through Trailfinders (0171-938 3366). Manchester-Delhi, £384 return. London-Delhi, £484 return.
- Ootacamund can be reached on the overnight Nilgiri Express from Madras to Mettupalayam (ten hours, £25 first class), with a Blue Mountain Railway connection to Ooty (four hours, £2). A taxi from Mettupalayam costs £15. A taxi from Mysore to Ooty would cost about £30. Contact Regal Voyages of Bangalore (00 91 80 334 4066).
- Regency Villa (00 91 423 43097), double rooms from £3 a night (meals extra).
- British passport holders need a visa for India, available from the High Commissioner for India (0171-636 8484).
- Further information from the Indian Government Tourist Office, 7 Cork Street, London W1X 1BP (0171-437 3677).
- Reading: The Travel Bookshop (0171-229 5260) recommends *South India* (Corgi Books, £14.99, ISBN 1 860 11070 3), and *Water by Ashokamitran*, (Heinemann, £4.99, ISBN 0 435 95085 1).

Just after breakfast (porridge and poached eggs), Mr Smith drops a bombshell. "I am afraid," he says, smiling gravely, "there is no one darned socks in Ooty at the moment." He waggles his head apologetically from side to side, straightens the Meal Order Form ("Adequate Notice Essential") and wraps himself in his thick woollen shawl. It is a moment of silent embarrassment. Ooty (Ootacamund) had seemed just the right old-fashioned imperial place for darning.

High in the Nilgiri Hills of Tamil Nadu, the Queen of British Hill Stations once offered an escape for officers and administrators sweltering through the summer heat of Madras. It had a unique appeal for the British, with its rolling downs and its gentle streams. Generations of visitors have made the 7,000ft climb through dazzling green paddy fields, tea estates and coconut plantations. They have settled back on trim verandas, sipped their gums and talked about snooty Ooty. "A curious place is Ooty," noted Edward Lear on an 1874 sketching tour, half a century after the Brits had first arrived. "Houses stuck all about the hills and trees everywhere but so English as to be, I think, utterly undrawable." He drew it, all the same, after a fortifying breakfast of beef-steak and claret.

The Englishness is still there at Regency Villa, the hotel run by Mr Smith with his fastidious charm and his thick woollen shawl. His grandparents came over from England to set up a chain of department stores in Madras and, after a lifetime in the hotel business (he discreetly mentions meeting the Queen, Vivian Leigh and Clint Eastwood), he has ended up here.

He maintains the Regency, high on a hill beyond West Down Bungalow, Blackwood Cottage and the Graduate Tiffin Room, as a perfect period place. Once a hunting lodge for maharajas' guests, pots of geraniums and nasturtiums cluster round the doors, fuchsias droop across the windows and, inside, the walls are graced by mildewed maharajas' 1920s society beauties photographed by the Sunbeam Studio, and many pictures of the Ooty Hunt. They ride out of one frame and into another — Mr Small and Lieutenant-Colonel Dermistown with their canes and their shooting

If you look carefully, Ootacamund still has fading relics of our imperial rule, says Stephen McClarence

sticks and their snifters and their hounds, blinking in the bright dawn light for another year's photo. As we arrive, Ramu, the houseboy, unlocks bedroom after bedroom, each larger than the last and packed with cane chairs, oil-lamps, one-bar radiators, hot water bottles in white linen covers, musty mothballed wardrobes and overall shabby gentility. We settle for a vast bay-windowed room, with candlewick bedspreads, a tassled 1930s standard lamp and a view down the drive framed by grazing cows and the occasional passing cyclist. It could be Hertfordshire, 1932.

As the evening draws in, the 40-watt bulbs flicker and fade and we light candles and settle down to dinner (curried eggs) with the edges of the room in darkness. During coffee, there is an urgent tapping on the door and a wild-eyed man bursts in. "I am Gopal the cook, sir," he announces, his curly-stained apron tight around his middle and his head wrapped in a scarf. He hovers for a moment, flashes a manic smile and backs out. We occasionally see him following the cars up the hill to watch the sunset. The Regency is a precious link with old Ooty. The town is changing. True, the dogs still bark on the tea terraces and the mountains still shimmer a misty blue and the moon is still a thin white smile in the sky. The pine and the eucalyptus still scent the air and the cowbells clang up the valley, but the town has degenerated into noisy bazaars and choking traffic fumes.

The elderly expats who stayed on after independence have gone. The genteel bridge parties are no more. Spencers shop, famed for its Wensleydale cheese, is now a computer showroom. Even the town's name has been changed to Udhagamandalam, a mouthful which most ignore.

But they still have the flower show and the dog show, and the Ooty Club still survives up its long and intimidating drive. The walls are covered

with motheaten jackals' heads and lists of winners of the Ladies' Point-to-Point. Snooker was reputedly invented here a century ago and the club still clings to the standards of those golden days. "Casual dress is perfectly acceptable," allows a notice about the four-course luncheons. "But coat and tie is to be preferred."

The entrance is guarded by a doorman in a green baize uniform that looks recently recycled from one of the snooker tables. He is unyielding. No, sir, non-members are not allowed inside without a letter of introduction. No, sir, the secretary is away for a month. I'm sorry, sir, the president's telephone is out of order. Do many members use the club at weekends?

"Coming and going, sir. Toing and froing."

We console ourselves with the Nilgiri Library, a grand bit of Victorian Gothic that would look at home in any British provincial town. The Reading Room has solid oak lecterns for perusing *The Times of India* and *The Hindu*. Members sit in low cotton-covered armchairs under stage heads and browse through old copies of the *National Geographic* magazine. The list of requested additions-to-stock includes "the latest books of Biggles".

Mr Yesudas, the attendant, unlocks an upstairs door and gives it a sharp kick to reveal a room lined with *Blackwoods Magazine* and *Punch* going back to 1827. Over the fireplace is a striking ensemble: a bison's head, Queen Victoria (large portrait), the Duke of Edinburgh (small photograph) and an antelope's head. Downstairs, Daphne, one of the assistants, complains about the weather. It has only just stopped raining after five months, she says. A little Britishness lives on, after all.

Just up the road, in the still recognisably colonial part of Ooty, is Higginbotham's bookshop, stacked with *Culpeper's Complete Herbal* and *The Savoy Operas* — and *First Steps in Tamil*, published for missionaries in 1922 and still regularly reprinted. It points

out that Tamils use the same word for "shrimp" and "hump-backed woman" and offers translations of such useful observations as "He talks thickly, as one who has a cold." The water in the rice pots boils with a gurgling sound" and, philosophically, "All men sleep in the night".

"Its greatest glory, though, is a series of conversational exchanges."

First person: "Yonder I see an elephant standing. How did it come here?"

Second person: "It is not a true elephant. It is a monolithic sculpture."

First person: "My eyes deceived me. The deftness of the hands of the sculptors is something marvellous."

For the remainder of the Raj try St Stephen's Church, looming with its pale yellow distemper above the town centre, a passable imitation of a 14th-century English parish church. It is full of monuments to soldiers who died of jungle fever, to Captain Preston who drowned while out with the Ooty Hounds, and to Bishop Dealtry, "a labourer and overseer in that portion of the Lord's vineyard planted in India". Golden angels cascade from a window and a sweeper sleeps on a rattan bench.

After a week of wandering round Ooty, we took the Blue Mountain Railway down to Coonoor, a smaller hill station. The railway is probably Ooty's biggest tourist draw these days, with its boxy blue and cream carriages edging their way up and down gradients of alarming steepness. We trundle through cuttings and tunnels, along sheer cliffs, with the treetops just dots below, past old British bungalows with saris drying on the lawns.

Eventually we reach Coonoor, where Mr Dord is waiting with his taxi. "Tourists go to Ooty, sir," he says. "But the sightseeing place is Coonoor." Sadly, dense fog has come down and there are no sights to be seen. Mr Dord is not discouraged. "Beautiful view of opposite hill," he announces, swerving round in his seat. "When no mist."

We stop at Dolphin's Nose, a viewpoint where Indian tourists are photographing each other in front of the fog. "Magnificent waterfall," says Mr Dord. "See, sir." He pulls half a dozen postcards from his pocket. "These are the views. Beautiful views. When no mist."

EUROPEAN COMMUNITY
UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

What an adventure!

From Bournemouth to Borneo...

... Wherever your holiday takes you, Saga takes care of all the details, so you can have the time of your life.

Service, quality and unbeatable value are just some of the hallmarks. So, whether it's a hotel stay, coach tour or cruise, our friendly staff, carefully chosen accommodation and well-planned itineraries ensure you enjoy a well-earned break.

45 years of listening to comments and suggestions has taught us just what our holidaymakers expect.

That's why so many people book with us again and again!

If you are aged 50 or over, call our 24-hour brochure request line now.

FREE 0800 300 456 Ext 1593

SAGA
FOR THE TIME OF YOUR LIFE

Please return to: Saga Holidays Ltd, FREEPOST (NT2710), Peterlee X, Co. Durham SR8 2HU. You do not need a stamp.

Please send me the following brochures:

United Kingdom	<input type="checkbox"/> Worldwide	Name (Mr/Mrs/Ms) _____
Hotel Stays	<input type="checkbox"/> USA/Canada	Address _____
University & College Centres	<input type="checkbox"/> Faraway Places:	Town _____ County _____
Coach Holidays:	(Africa, Asia, Australasia, Far East)	Postcode _____
Tours <input type="checkbox"/> Single Centre <input type="checkbox"/>	Cruises Ocean <input type="checkbox"/> River <input type="checkbox"/>	Date of Birth (Mr) ____/____/19__
Europe & the Mediterranean	Exclusively to Saga	Date of Birth (Mrs/Ms) ____/____/19__
Hotel Stays <input type="checkbox"/> Coach Tours <input type="checkbox"/>		

Saga Holidays Ltd would like to send you information about services provided by other Saga companies and may pass information to these companies to enable them to do so.

مكتبة من رايان

Mediterranean: Despite the popularity of Cyprus there are plenty of hideaways if you know where to look...

Aphrodite's palm-fringed benefits

In 1977 I took a 12-month teaching appointment in Cyprus, and stayed for four years. It was hard to leave an island with perfect weather and beaches, hospitable people and a low cost of living.

After the 1974 Turkish invasion, the Greek Cypriots were left with over half an island, but the countryside had a beauty and fecundity worthy of their goddess Aphrodite.

In those days, it took five hours to drive from Cape Greko in the east to Polis in the west; with the much improved roads today, you can do it in three. Along the way there are always new discoveries: precariously perched monasteries, Byzantine churches, Roman villas and Crusader castles, as well as Aphrodite's legacy — her sanctuary and baths and a sublimely beautiful birthplace Petra tou Roumlou.

In spring and autumn I went hiking in the mountains and in the winter months fitted in some skiing. But most weekends, from April until October, my friends and I would point our motorbikes southeast and camp in a scrub forest that flanked a sandy bay.

Cyprus may be best known as the island of Aphrodite but equally important to us was Bacchus's legacy — a single taverna on an empty beach where you could eat grilled red mullet and Greek olives, and drink brandy sour.

In those days, Ayia Napa, where we camped, was a farming village with one hotel. Now it is the island's largest resort, with 7,060 beds for tourists. Things do change and unfortunately the concrete slick remorselessly keeps creeping along the littoral. There are, however, plenty of hideaways left if you know where to look. Cyprus still has some of Europe's best beaches and most dramatic landscape, as well as somnolent mountain villages and well-preserved ancient sites. I may not like all the changes of the past decade but there is still more than enough that I do love to draw me back again and again.



Orthodox priests shop in Paphos market. Paphos, said to be the birthplace of Aphrodite, is a favourite with tourists and therefore best avoided during school summer holidays when the beaches are crowded

BEACHES

East coast: The best are around Ayia Napa but you may have to fight for towel space in the summer. Makronissos has good beaches

favouring either side of the promontory and is slightly less busy than those closer to town. Smaller, usually quiet beaches, can be found at Ayia Thekla, west of Makronissos and Ayia Trias at Pernera.

There is fabulous rock diving and translucent water around Cape Greko (Agiol Anargyroi). Once you leave the east coast, the sand is coarser and is often dappled with pebbles.

South coast: Larnaca has become a scruffy, down-market resort popular with off-duty British soldiers from the Dhekelia base. The beach is mostly industrial sand and gets overcrowded in summer. The larger and equally busy resort of Limassol has mostly small, artificial hotel beaches that have been grappling with effluent dumped offshore by four local wineries. It is, however, a working town and has a nightlife to equal Ayia Napa's, as well as a couple of good museums.

The best beaches are west of the Roman remains at Kourion. In Kourion itself, the beach is long and empty, apart from a couple of tavernas. My favourites are further west at Avdimou and Pissouri. The former is quiet, has two good tavernas (Kyrenia has the edge) and a glorious setting with sandstone cliffs on either side, and vineyards and wheat fields behind.

West coast: Between Latsi and Ayios Georgios, the undeveloped northwest is a series of scented bays flanked by gorse, carob and olive trees and is accessible only to mountain bikes and 4x4 vehicles. The further north you head towards the Akamas peninsula (soon to be designated the island's only national park) the more Arcadian it gets: a wilderness beyond the dreams of those staying some 20 miles south in teeming Paphos.

There is one taverna just before Lara (where turtles bask their eggs on the finest beach outside Ayia Napa); otherwise you should take food and drink with you. Coral Bay is the best sandy beach near Paphos (seven miles north) but it gets very crowded. In town, beaches tend to be like Limassol's: short, man-made and lassoed to hotels.

Northwest: To the east, Latsi has already been developed and will soon get its first 500-bed, five-star hotel, with two more to follow. Triakas beach, a couple of miles before Aphrodite's Baths has one taverna and is usually quiet.

From Aphrodite's Baths (good taverna with wonderful cliff-top setting), the Akamas coastline rises and plunges westwards, passing bays you will only share with an occasional goat or shipwreck. Take water and food whether you are walking or in a 4x4 (in the latter case, ensure the tank is full and be warned, the track is very narrow in places with sheer drops).

MOUNTAINS

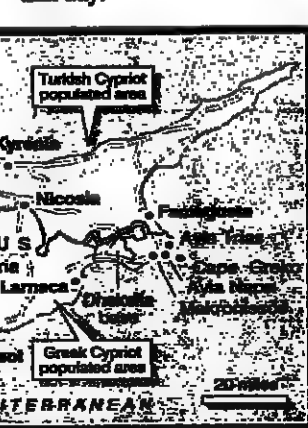
The deeper you get into the Troodos, the more sublime it gets. Pedhoulas, Prodromos and Platres are interesting old hill stations, but try to go beyond these to time-warp villages like Myliskouri, which is inhabited by ancient (the young move to the resorts and towns for work) in a verdant gorge with a nearby Crusader bridge and some of the finest countryside in the Mediterranean. From here you can drive a dirt road down through the Cedar Valley (where you might catch sight of a mouflon) to the west coast. On the Nicosia side, the old village of Kakopetria, slowly being restored, is most interesting.

FOOD AND DRINK

Try grilled *halloumi* (goat's cheese), *louza* (cured ham) and the humble but tasty *horiatiki* (village salad) for starters. Fish rarely disap-

points, and during your stay you should try *kleftiko* (lamb roasted in a clay oven), *stifado* (beef stew), *afelia* (diced pork in coriander and wine), kebabs in pitta and, of course, the *meze* (endless small, hot and cold dishes). My family of four spends between £14 and £25 for taverna meals, with drinks (fish and *meze* are more expensive). In tavernas, palatable bottled Cypriot wines cost about £4 and carafe hooch about £2.25. My favourites are the lightly sparkling Bellapais (best drunk ice-cold at lunch) and the more expensive red Do-matin d'Ahera (about £6.50).

Try these eating places off the beaten track (booking not required). East: Vangelis on the outskirts of Paralimni. A fine exponent of the modern concrete school of architecture with Gestapo lighting but frequented by locals rather than tourists and occasionally serving sweetbreads, quail, rabbit or pigeon. For lunch (or simply sundowners when the fishing fleet is resplendent in the late sun) try the Dometikon taverna, where the Potamos Xylaphagou river finally reaches the sea.



On the Troodos trail

About 14km west of Limassol is the 13th-century Kolossi Castle: five kilometres further west, the Greco-Roman ruins at Kourion; 14 kilometres east of Paphos, the sanctuary of Aphrodite (12th-century BC), beside Paphos harbour the House of Dionysos (Roman mosaics).

BEST HOTELS

This is a selection determined by setting and value for money rather than number of stars. Pissouri. Columbia Pissouri Beach Hotel (00 357 5 221201). Three stars (deserving four) and the only hotel on the beach. Idyllic setting with terracotta cliffs at either end of the beach. The sea is overlooked by an attractive pool terrace flanked by family suites. Drive three kilometres through vineyards back to the main road and you are 15 minutes from Kourion and the temple and birthplace of Aphrodite and within 30 minutes of Limassol, Paphos and the Troodos foothills. Doubles cost from about £74, family suites from around £155 per night with breakfast. Pristine, cheap self-catering Pissouri

options: two-bedroom apartments (with washing machines, television, air conditioning) from £23 per day (Evagoras — ring 00 357 5 382981) or four bedrooms with pool from £60 per day (ring 00 357 5 222526; ask for Xenios). Both provide free pick-ups from Paphos airport.

Ayia Napa area. I would choose the family-friendly (buggy ramps, children's tea and so on) four-star Dome Hotel at Makronissos (00 357 3 721006), where rooms cost from about £32.50 per person, with breakfast (children sharing parents' rooms pay half). West coast: Yeronisos (00 357 6 621078) is a simple unapackaged budget hotel in the hamlet of Ayios Georgios, which has a small fishing harbour serving as a break-water to a sliver of beach nestling beneath honeycomb cliffs at the start of the dirt road north. The hotel is small, spotless and cheap at about



On the Troodos trail

£20 for two, with breakfast (air conditioning and tea-making in rooms), about £26 for family of four. Mountains. If you want to stop over, the Mount View (00 357 2 942346) in Millikouri has modest, clean and cheap self-catering units overlooking a verdant valley. About £6.75 per person a night.

WHEN TO GO

Sunny all year round. Last year I was swimming in the sea on November 8. Rain is a great event if it falls between June and October. Spring and autumn are best. Avoid school summer holidays when it is crowded and very hot.

IN A NUTSHELL

The best restaurant: Maryland Mill at Kakopetria. Walks: west of the Baths of Aphrodite or along the valley beneath the Mount View apartments at Millikouri. Monastery: Chrysosyggiotissa is preferable to the touristy Kykko, where Archbishop Makarios is buried. Good view from the roof along the entire west coast. Tour: Exall's Avgas George Trek (06 243803). You need to

be a reasonable walker and the full-day trip from Paphos costs £30 with lunch. Or hire a four-wheel drive and take in the above and Lara before visiting Ayia Neofitos monastery and inland villages such as Droussia. Beach: Lara in the west, Avdimou in the south and Makronissos in the east.

PACKAGES

One week B&B at Columbia Pissouri, with flights and car hire, from £382 per person with Cyprus specialist Sunvil (0181-568 4499). A week's B&B at the Dome in Makronissos costs from £359 per person, including flights with Golden Sun (0171-485 9555).

MORE THAN A BEACH

Cyprus has a wide selection of off-beach options: Agrotourism: Revitalising old villages. A week's village-based self-catering at Droussia through Sunvil costs from £511 per person based on two sharing and including flights and car hire. Walking. A nine-day Troodos Villages walk with Explore (01252 319448) costs from £540 including flights, accommodation and breakfast. Wine tours: Eleven days full board staying at village homes costs from £1,095 with flights, guided walks and tastings.

Outdoor leisure: Cycling, archaeology, fishing, birdwatching, hiking and scuba diving holidays from Cyprus (0171-388 7515). One week's four-star half-board in Paphos, five days cycling, flights and transfers from £620 per person. Golf: Argo Holidays (0171-331 7070). One week's half-board in the Paphos hotel £309 including flights. Golf club fees £138 for five days.

FLIGHT ONLY

Cyprus Airways (0171-388 5411) flies from Heathrow, Gatwick, Manchester, Birmingham, and from May from Stansted, to Larnaca and Paphos. Return Apex flights from £240, plus £20 tax.

CAR HIRE

One week with Europcar (0345 222525), about £145, including insurance and taxes. You may get a better deal at the airport on arrival.

INFORMATION

Cyprus Tourist Office (0171-734 9822).

READING

Bitter Lemons, by Lawrence Durrell (Faber, £8.99, ISBN 0 571 06186 9). Journey into Cyprus, by Colin Thubron (Penguin, £6.99, ISBN 0 140 12406 3). Cyprus, by Marc Dubin (Rough Guides, £9.99, ISBN 1 858 28182 2).

PAUL ABSE

DISCOVER FOR YOURSELF...

THE EASTERN MEDITERRANEAN, SUEZ CANAL & RED SEA ABOARD AEGEAN I

GREECE EGYPT ISRAEL CYPRUS SYRIA JORDAN TURKEY

Join Voyages of Discovery for a memorable 7, 10 or 11 night cruise and enjoy the opportunity to visit some of the most fascinating sites and cities in the world - the rose-red city of Petra, Luxor, Karnak & The Valley of The Kings, Damascus, Palmyra or Crac des Chevaliers in Syria, Jerusalem & Bethlehem, Galilee, St. Catherine's Monastery in the Sinai Desert, Cairo & The Pyramids, Ephesus... Fly from Gatwick or Manchester to the warmer climes of Greece, Turkey or Egypt and you will soon be enjoying the comfort of our exclusively chartered ship, Aegean I, as you prepare to visit your first exciting port of call.

ITINERARIES

Red Sea Discovery 11 Nights 21st February & 7th November '97 Greece, Turkey, Syria, Cyprus, Israel, Egypt, Suez Canal, Jordan.

Red Sea Explorer 10 Nights 4th March & 18th November '97 Egypt, Jordan, Suez Canal, Israel, Turkey, Greece.

Crusaders, Christians & Cairenes 7 Nights 14th March '97 Crete, Syria, Cyprus, Israel, Egypt, Turkey.

Eastern Mediterranean Delights 7 Nights 21st March '97 Turkey, Egypt, Israel (2 days), Cyprus, Rhodes, Crete.

Save up to £500pp 10-11 nights

Cruise fares from just £545 for 7 night cruises include return flights from Gatwick or Manchester; all port and airport taxes; all meals and entertainment on board; programme of informative talks by our experienced lecturers; guest speakers (Fred Trueman, Eric Knowles, Michael Fish, John Stalker and current England cricket coach David Lloyd will be among our guests this Spring, giving entertaining talks on their own particular areas of interest).

For further details call us now:

24 hour brochureline 01293 433041

Reservations 01293 433030

Voyages of Discovery, Premiere House, Betts Way, Crawley, West Sussex, RH10 2GB

Tel: 01293 433030 Fax: 01293 433036

Voyages of Discovery is a trading name of All Leisure Holidays Ltd. Address as above.

VOYAGES OF

DISCOVERY

VOYAGES OF DISCOVERY

... while Corfu is more inviting now the crowds have gone, but take care when choosing a resort in Rhodes



Oozing with charm and ouzo

When the British tourist industry moved into the Mediterranean, Corfu was an early beach-head. After 25 years in the brochures, it is now often passed over by travellers looking for novelty and new destinations. This year, operators have drastically cut capacity to avoid last-minute discount wars, while sending the message to Turkey instead, and Corfu is much quieter.

Most of the attractions that made Corfu irresistible to the pioneers still hold good. It is still the greenest of the islands, shrouded in olive groves and fir trees, with tiny fishing villages in sheltered coves on the east coast and sandy beaches on the west.

The reason Corfu can keep its appeal is that the island is more than one destination. Each area attracts a different type of visitor, and through small, private developments each town — and each beach — has a distinctive character.

In the northeast, exclusive resorts huddle around coastal villages where the accommodation is in luxury villas and a boat is more useful than a car for getting to the shops or to deserted beaches. Down south is rave country, where daughters have more fun than their parents realise, and on the western shores soft sand heats alarmingly in the sun: ideal for sunbathing. Inland, unspoilt villages still shelter among the mountains, home to widows dressed in black, the occasional donkey and shady groves of olives.

There is something for everyone in Corfu, but it is important when booking accommodation, to choose the right area. It might look small on the map but from the perspective of one of the seemingly endless hairpin bends it is suddenly clear that even with a rented car Corfu is a big island, and few visitors will get around all of it. Where you stay makes all the difference.

Clubbers head for Kavos at the southern tip of the island, where more than 80 bars keep some visitors up so late they fly home paler than they arrived. In years gone by, prone bodies snoring their way to their next hangover used to make it tricky driving through Kavos, even at midday, but reduced tourism has polished yobbishness off the youth culture.

Although some visitors never make it to the beaches, they aren't bad and anyone who can walk will find peaceful stretches of sand and the odd ruined monastery to the west.

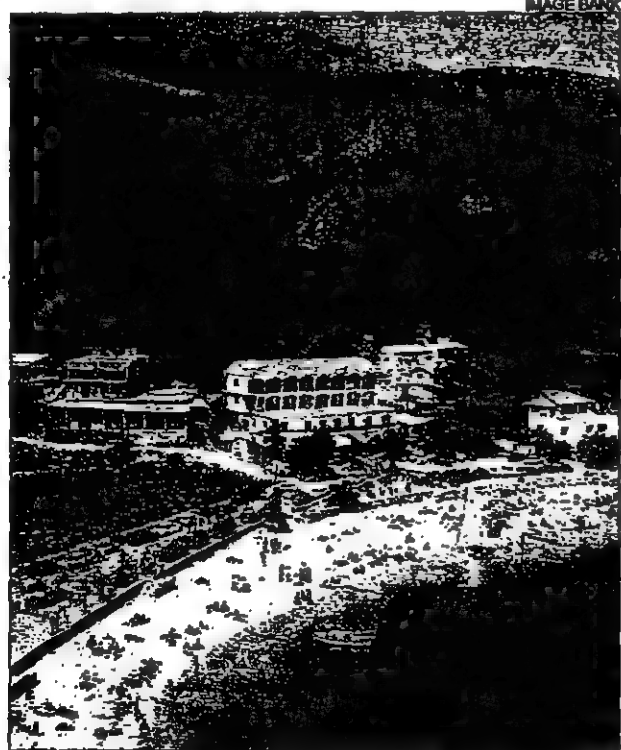
Either side of the airport, the east coast is intensively developed. Benitses, once home to the traditional British package, is now largely taken over by eastern Europeans. To the north is Dassia, slightly more civilised, and the next bay up is Ipsos, another nightclub centre, edging a long narrow stretch of pebble beach. Having fun here is less of a panic than down south in Kavos.

Corfu's sandy beaches are all on the west coast, a spectacular range of wooded mountains dropping sharply to the sea. One of the best is Agios Gordis, where the wide band of sand hosts plenty of watersports. It is a sympathetic development, with small,

privately-run hotels and rooming houses scattered up the steep road, and usually, for some reason, painted pink. Further north, Gifada is a Corfiot favourite with plenty of beach but overlooked by a set of fashionable bars that are just big enough to miss the personal touch.

A short distance up this coast is my favourite sandy beach, on the island, Meritsis, great for those who want to get away from it all. Isolated by a precipitous access track, this beach is broken up by vertical shafts of rock that keep the monastery at one end and the nudists at the other. There are no facilities here but you can camp nearby. Just north again is Ermones, the only beach I've come across with a lift down to the water: the coast is so steep it needs it.

The next resort north is Paleokastritsa, so beautiful it has become a postcard classic. Sheltering cliffs surround two startling-blue inlets, beaches framed by sheer tree-clad slopes. Too beautiful for the British, most of the guest rooms are now filled by sun-seekers from richer parts of Europe: a consolation is that now there is more development than the beaches can



Paleokastritsa beach has become a postcard classic

handle: add daytrippers and Paleokastritsa's small strips of sand disappear under bodies.

Corfu's main family resorts tend to be on the northern coast, where broad expanses of sand shelve gently into sun-warmed seas, and families concentrate in resorts such as Sidhari, Rhodes, Acharavi and round as far as Kassopi. The one drawback can come from the northwest: the prevailing Maestros wind that blows across the island for most of the summer. To keep sand out of your sandwiches pick a beach that is sheltered.

The smart part of the island for all generations is the northeast tip, between Kassopi and Benitses. The coast here has pebbly sheltered coves and picturesque fishing villages backed by steep slopes thick with olive trees. Protected from the Maestros by Corfu's highest mountain, Pankrator, they look out (rather nervously) towards Albania, just a couple of miles



Corfu town is an atmospheric blend of narrow alleys and yellow stonework sandwiched between two massive forts

copies of *The Times*: the atmosphere is magical.

Accommodation in this part of the island is strictly villa, many private, others rentable. This part of the island is very much smart UK territory. There's a small pebble beach to one side of the harbour, but it's best to rent a boat — or walk — to nearby Kerasia beach with a small taverna, or one of the many deserted coves along this part of the coast.

With the many attractions on the water's edge, most visitors never find time to explore inland. In years gone by, Corfiots lived in the mountains, reasoning that pirates would never bother to climb too far for a casual pillage.

Now the Med's a more lawless place (except, if you believe the gossip, for occasional furtive visitors from Albania), the inland villages are quiet retreats of pastel houses and whitewashed churches amid olive groves and cypress trees. The crops are oranges, lemons and figs, and nightlife is lacemaking. In these atmospheric crumbling hamlets the way of life is largely unchanged from times gone by.

Corfu town is more sophisticated, and well worth a few days of anyone's time. Various empires have ruled the island in its chequered history — even Russia had it for a couple of days — and the elegant blend of Venetian, French and Greek architecture gives the capital an eclectic charm. The atmospheric city centre of narrow alleys and sun-drenched yellow stonework is sandwiched between two massive forts built to protect the inhabitants from pirates but now elderly ladies sit making lace in the back of shops dripping with tablecloths, and boutiques stock imaginative silver and gold jewellery. Woollens, leathers and the inevitable T-shirts are also on offer, but for a memory that might fade sooner many visitors are happy to sip at an ooze in the arcades of the Liston buildings.

High season in Corfu is late July and August, which can be very hot. The best time to visit is May and June for flowers or, for a warmer sea, September. In winter the island hibernates: restaurants close and the locals concentrate on the olive harvest.

JACK BARKER

● The author was a guest of Meon Villas.

The Rhodes to heaven

In ancient times, Rhodes's proximity to Asia Minor and Egypt, meant it was swarming with sailors. Centuries later the sailors are replaced by hordes of tourists on this, the largest of the Dodecanese Islands.

An alluring mixture of sun, sea, and beautiful landscapes threatens a new epithet, "The Majorca of the Aegean". But Majorca does not have the Acropolis of Lindos or the Colossus of Rhodes.

So where should you stay? Hotels in Rhodes New Town are ideal for body bronzers, muscle flexers and aspiring Greek dancers. For those who think applying suntan lotion is dangerously strenuous, one of the resorts further south is probably a better choice. Sun and fun seekers head for Faliraki, the St Tropez of the island, where location may need to be applied all over — the only nudist beach is here — and the main hotels are firmly in the hands of the major tour operators.

Lindos, a car-free preservation area, drapes itself around a natural harbour. Snow white houses and holiday flats are available in the landmark village itself, but there are some attractive hotels nearby. Narrow winding lanes with pebble mosaic pavements lead up to the Athena Lindia temple and spectacular views (sturdy footwear or a donkey taxi is a must). The ancient churches, courtyards, and women selling lace en route to the citadel, lend great charm.

Rhodes City is less beautiful, but it too boasts a history stretching back to the crusades. A home to legions of stray cats, it is split between the old and new town, where the Occident and Orient meet. Within the impressive walls of the Old Town are some interesting museums and the magnificent Palace of the Grand Masters, with medieval turrets and towers.

The New Town is better known for its beaches, bars, and discos. The Mandraki Harbour, styled by the Italians, whose occupation lasted from 1912 to 1943, is packed

with cruise boats set for Lindos. Two thick columns, topped with a stag and a doe, stand on either side of the harbour entrance, where the Colossus of Rhodes once stood, according to one theory. A more recent one argues that this Wonder of the Ancient World, which took 12 years to build and was destroyed in an earthquake, stood near the Palace of the Grand Masters. And should your bathroom at home be short of sponges, head for the harbour. Stall after stall sells them.

We stayed in the north of the island, at the town of Ialysos. Famous for the Meltemi breeze, which is like a natural air conditioner in the summer months, it was the best place to be in the scorching temperatures. Rhodes beats Corfu and Cyprus for sunshine, and even

temperatures can reach 86°F.

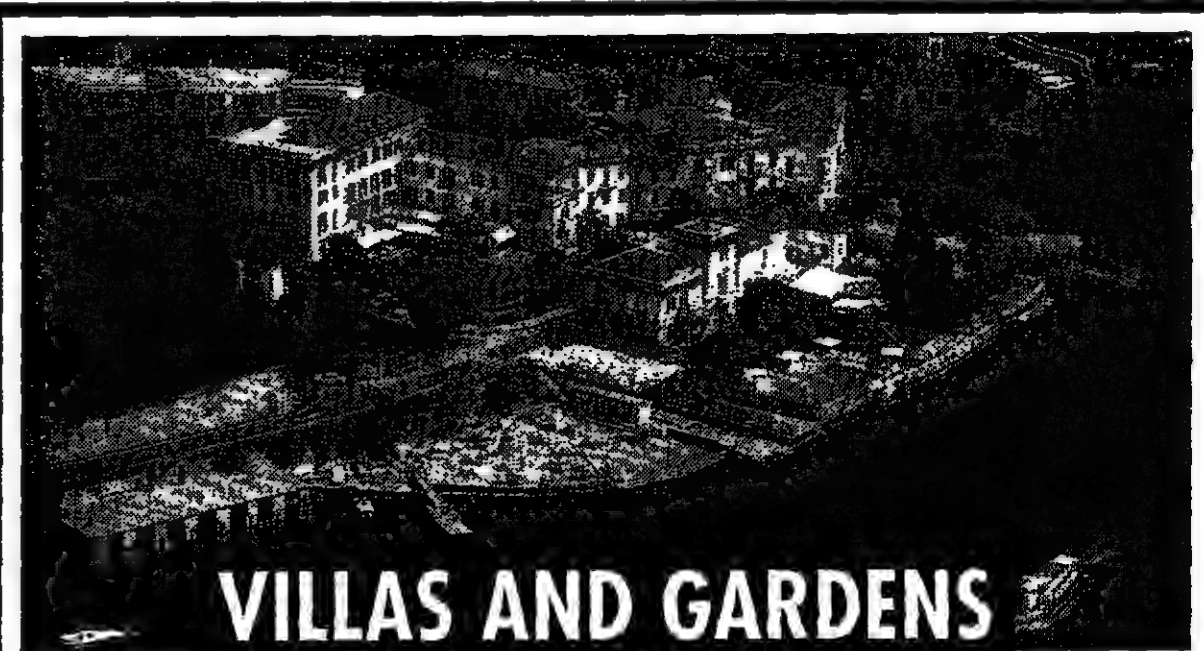
Almost a mile down a rough track the Terinikos Apartments are basic and charming. The medium-sized pool, like the gardens, is immaculately kept and essential for an instant cool-down, although the pebbly beach is only 600 metres away.

The local bars and tavernas in Ialysos serve much the same food as anything we ate elsewhere on the island. We opened almost every meal with mezedes, feasting on *taramosalata*, *melitzanosalata* (aubergine salad), and *satsiki*, always served with hot pitta bread.

We took buses and taxis: both were relatively cheap. On our way to Lindos, on board a sweltering bus without air-conditioning, the sight of a motorbike overtaking made me wonder that we had made the wrong choice. But however you get there, gazing at the azure sea from high on the coast is the place to be.

MORAG PRESTON

● The author was a guest of Monarch Airlines (0152 400000) and Cosmotel (0181 464 3444). Seven nights for two adults at the Terinikos Apartments, from May 1 to 7, flying from Gatwick, costs £294 per person.



VILLAS AND GARDENS OF THE ITALIAN LAKES

Italy conjures up many varied images, but surely few could be stronger than that of the Lakes of Lombardy and Piedmont. The early mist rising off the water, creating a fragile beauty of flower-filled gardens reflected in the lakes. Villages and towns of brightly painted yellow and pink houses rise from the shoreline up narrow, steep lanes to be lost in the hills and mountains that create such a dramatic backdrop.

Our week long stay in the charming lakeside village of Moltrasio will be at the delightful four star Grand Hotel Imperial. Situated on the shores of Lake Como, this elegant ninety room hotel offers a high standard of air

conditioned accommodation and spacious, elegant public areas. The gardens are lovely and unusually spacious for this lakeside region, affording the choice of relaxing on a terrace by the gardens or by the heated swimming pool which is next to the lake shore.

The bedrooms are most comfortable, beautifully appointed and have either lake or land view. In addition to the hotel's main dining room there is also an à la carte restaurant and a credit is available if you choose to dine there. Other facilities include a tennis court, squash and a gymnasium. The temptation when planning a visit to such a beautiful, culturally and botanically

rich area as the Italian Lakes is to include as many villas, gardens and scenic wonders as is possible in the course of a week. However, experience has shown that the ideal itinerary allows for a balance of activity interspersed with free time. After all it is senseless to travel to such a wonderfully tranquil place and then spend the next seven days chasing a crammed schedule and thereby missing the very spirit of the lakes.

With this in mind, our itinerary has been planned to allow some free time to enjoy the excellent facilities of the hotel, stroll around Moltrasio or take a launch from the hotel's jetty to nearby villages or Como.

1997 DEPARTURE DATES AND PRICES PER PERSON IN TWIN BEDDED ROOM

10, 17 April, 15, 29 May	£999
5, 19 June, 4, 11, 18, 25 September	£999
Lake view room supplement	£95
Standard single room supplement	£159

*Peak air supplement £49 per person. Prices subject to exchange. Price includes: Economy return air travel with British Airways, 7 nights at the Grand Hotel Imperial including buffet breakfast and 4 course evening meal (menu with 3 choices), excursions by coach, steamer and launch, entrance fees, local guides on days 1, 2, 3, 5 & 6, local taxes, UK departure tax, Tour Manager. Not included: Travel insurance, lunches, gratuities.

FOR FURTHER DETAILS

Please telephone 0171-409 0376 (7 days a week during office hours)

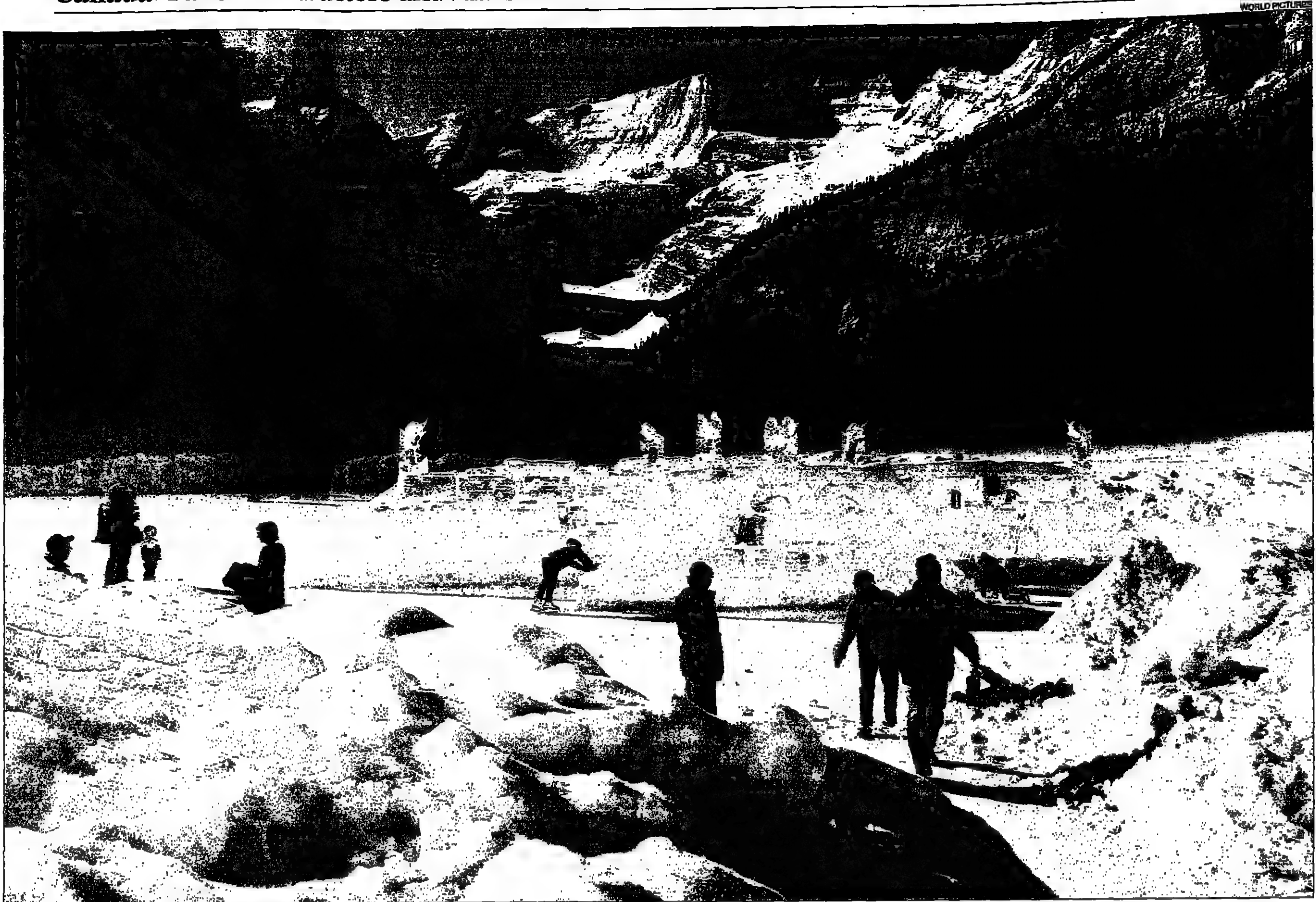
NOBLE CRELONIA LIMITED

11 CHARLES STREET, MAYFAIR, LONDON W1X 8E
TELEPHONE 0171-409 0376 FAX 0171-409 0384
24 HOUR BROCHURE ANSWERPHONE 0171-551 1024
AOL 3708 ARIA 1501K



مكتبة من رايان

Canada: Patient instructors and massive malls make the Rockies ideal for a ski-snow-shop holiday



At Lake Louise you can skate on the lake, take sleigh and husky rides and cross-country ski around the edge of a tear-shaped glacier. The skiing area is the largest in Canada and set against a backdrop of breathtaking views

The Rocky road to being a better skier

The last time I went skiing was in the French Alps. I was 16 and with a party of school friends. I was very interested in boys and getting drunk and I could not have cared less about physical activity. Not surprisingly, I was a hopeless skier. All-nighters in the disco did not make for success as a first timer and my hands shook too much to buckle my boot straps, let alone hold on to a pair of poles. I slid along on my bottom

behind the rest of the class, being shouted at by the instructor and enduring pitying looks from my classmates who, by the time I got the hang of the snow plough, were mastering parallel turns. On the third day, I decided to skip lessons (which were, after all, at the grotesque hour of 9am) and would venture outside in the late afternoon, for a bit of tobogganing.

So what was I doing, 11 years later, standing on a peak of the Canadian Rockies,

knowing there were only two ways down: skiing or the blood wagon? The latter seemed the more appealing but my instructor would not hear of it. There was no way down but to depend on two flimsy pieces of wood and my poor co-ordination.

My character had not changed. I was still more interested in boys and alcohol than anything else, but possibly shopping and gossiping with my girlfriends. But the fact I was there was not quite

the miracle it seemed. Someone had invented the perfect holiday for me — a ski, spa and shop week, in which the horrors of the piste (known in Canadian as a trail) could be more than compensated for by the delights of evenings in the Jacuzzi and hours at the mall.

I still had severe doubts about skiing but was won over by the lure of Canada, where I knew the instructors would be friendly and patient (if not I would sue them). The same could be said of America, but I was won over by the weak Canadian dollar and the fact that the Canadian Rockies were older and far more stunning than their younger, more ragged companions south of the border.

Our first stop in a week's tour of Alberta was at Banff, two hours' drive from Calgary airport. I had anticipated the usual resort tack and was astonished at the sight of our hotel: the Banff Springs, a gigantic Gothic castle, looming from pine trees against a background of snow-drenched mountains.

The Banff Springs was the largest hotel in the world when it opened in 1887 and it exudes a turn-of-the-century glamour that is rarely found in north America. Once inside, there is little need to venture the mile down the road to the town: the hotel has several restaurants where you can eat anything from fondue to excellent sushi.

Most attractive, however, is the hotel's brand-new spa complex, where you can swim in a summing 32-metre indoor pool, which was totally deserted on my three visits, or in the outdoor pool heated to 40C and set in the shadow of Rundle mountain. There are indoor and outdoor Jacuzzis, a steam room and sauna and mineral pool as well as a host of specialised beauty and massage treatments. I did not fully

appreciate these luxuries however, until after my first day on the ski slopes at Sunshine Village, a 20-minute shuttle ride away. Here, I strapped on my boots with steady hands and went up the mountain in a cable car. It was late March, but the snow was plentiful and powdery. I met my instructor, Colin, and within minutes we were sidestepping up the nursery slopes. I could dimly remember this bit. I could not, however, remember how to get down the hill and remain upright.

It took all morning for Colin to drum the rudiments of a snowplough into my head. Just before lunch we went up on a chairlift and came down the mountain with Colin leading me by the tips of my skis, a somewhat humiliating experience as toddlers rocketed by.

Returning to the hotel, doubtful that I would make the 1998 British ski team, I headed for the spa and the practised couch of Don, the masseur. After a body scrub and aromatherapy wrap which left me as clean as snow, he pulped and pounded my legs to the tinkle of New Age music. An hour more of hot rubbing and chatting with my friends in the steam room meant I had a pain-free night and no aches in the morning.

At our next destination, Chateau Lake Louise, a 40-minute drive away, there was no spa. Instead we had to put up with the rigours of an in-room Jacuzzi, preferable to the slightly scruffy pool and steam room, due for refurbishment soon. This, however, was more than made up for by the hotel's fantastic setting on the shores of the icy lake, at the foot of a beautiful tear-shaped glacier. While the Banff Springs, its sister hotel, is Scottish baronial, the chateau looks just like a vast French mansion, with



elegant fittings, enormous picture windows and several excellent restaurants.

From the hotel you can skate on the lake, take sleigh and husky rides and cross-country ski. I had time for none of this. Instead we took the ten-minute bus drive to the Lake Louise ski area, the largest in Canada, for more lessons.

On days two and three, I slowly improved, under the tuition of Colin and Anthony, both of whom showed the patience of Job. "You're doing really well," lied Anthony on day three, as I lay played on a green run. "Some people take lessons for a whole week and never even make it up the chair." How often did this happen, I inquire. "Well, once, and the couple in question were in their 70s." The advanced skiers in our group were enjoying a variety of runs in perfect sunny weather, with breathtaking views.

We did not want to leave Lake Louise, but then we did not want to leave our next stop, Jasper, either, which we reached via one of the most spectacular drives in the world past the ice-in lakes, suspended waterfalls and smooth glaciers of the Columbia Icefields Parkway.

Here, we skied at Marmot Basin, which in late March still had perfect powder snow but was virtually deserted. I did not believe I could find a more angelic tutor than the two Colins and Anthony, but Trish was kindness personified and by the end of a day here I was skiing whole green runs without falling over.

We stayed at the Jasper Park Lodge, a five-star country-and-western style spread of cottages on the shores of a cobalt-blue lake. We had to push past elk grazing on our doorstep to make our way to the main

indoor amusement park with a 13-storey Drop of Doom and a quite terrifying rollercoaster, which we had planned to ride until we saw it. "Well, we've just had lunch, we don't have much time for shopping. I feel a bit bruised from skiing," we all muttered as we watched it loop and plunge.

My talent for skiing may have been minimal, but my talent for shopping was undiminished. In less than an hour I bought so many things that I could not even begin to pack them. And this was before I hit the wonderful (and inexpensive) designer shops in downtown Edmonton.

The good skiers in our group had been in heaven but for a bad skier, this was the perfect holiday. If I had simply decided to call it a day, there was plenty to do off the slopes. Yet thanks to the patience of my instructors, I was not put off at all. If I had performed this badly in the Alps my confidence would have been shattered for life, but Colin, Colin, Anthony and Trish be warned, you could well see me back in Canada again.

JULIA LLEWELLYN SMITH

The author was a guest of Canadian Pacific Hotels and Canadian Airlines.

SAY "I DO" TO A P&O ANNIVERSARY CRUISE.

If you have a special anniversary coming up in 1997, why not turn it into a romantic second honeymoon with a P&O Anniversary Cruise?

Flowers in your cabin, a special Captain's champagne reception and your portrait photograph in its own silver-plated frame will help you celebrate in style.

We even give you an extra £50 to treat yourself on board while you sail from one exotic location to another.

Canberra's farewell Anniversary Cruise departs on July 8th and for 13 nights takes in the best of the Med.

For as little as £1045 you'll visit Elba, Livorno (for tours to Florence and Pisa), Cannes and Barcelona amongst other ports of call.

On May 8th, Victoria is Baltic-bound via the Kiel Canal. This 14 night cruise visits capitals such as Stockholm, Helsinki and Copenhagen, as well as historic St. Petersburg. Prices start at just £1895.

For further details, see your ABTA agent, or for a copy of our special leaflet, call our 24-hour brochure line on 0990 726 726, quoting reference number DALL. Or fill in the coupon.

(*Eligible anniversaries include 10, 15, 20, 25th etc. Anniversary dates need not coincide with cruise dates.)

For a brochure, post to P&O Cruises Brochure Services, 100 Victoria, Bristol BS1 3YX.

NAME _____
ADDRESS _____
POSTCODE _____

CALL P&O Cruises

for your low-cost holiday autos
0990 300 400

BALES WORLDWIDE TRAVELLERS TALES

"I have travelled the world. I have watched the Taj Mahal burn gold... found the Lost City of the Incas... climbed the Pyramids of the Sun. Yet I am still discovering places so astonishing I know they will be included in Bales Tours 99."

MOLLY BALES, Managing Director

Your guides to the world. From the Americas to Africa, from the Middle East to the Far East, from China and India to Australia, we apply our worldly wisdom to planning your individual journey. Or we will escort you every step of the way. So you visit the spectacular with ease.

A word about value

The Bales price on an escorted tour includes return air flights, internal flights, quality accommodation, sightseeing, guides and entrance fees.

For the Bales Worldwide 1997 brochure - a catalogue of our unforgettable travels - sales - simply call us.

01306 885923 (Mon-Fri 9am-5.30pm, Sat 9am-5pm)

NTA V7047 - NTCA 2002

WEEKEND • SATURDAY FEBRUARY 15 1997

America: On Tangier Island everyone has a Bible and a mail-order catalogue, Leslie Thomas discovers

Water everywhere, nor any drop to drink

There had been gusts of 90 miles an hour at the weekend, according to the locals, and the Maryland coast was strewn with pole-axed trees. But on Monday morning the little harbour at Crisfield was placid and Chesapeake Bay lay ruddily below a muddy sky. The boat for Tangier Island was loading. Half the people on Tangier are my namesakes and the skipper was Stephen Thomas. "We'll get you over," he promised. "But there's no saying when you'll get back." He sniffed at the stiff breeze. "It's coming up again."

It was the first time I had heard a Tangier Island voice, American but with the unmistakable accents of Cornwall. They say it was brought from England by the first settlers in that fragment of the New World. In the Baptist church on Tangier you could hear an evocation like this: "So, we've gone to pray to our Lloyd Jesus Christ." On Smith Island, named for Captain John Smith of the Pocahontas story, they also have a strong strain of West Country in their speech. But each island claims to sound different from the other and both — despite the Cornishness of their speech — have a preponderance of Welsh names. The Thomas tribe on Tangier, the Evans family on Smith.

The crew claimed to be unhappy with the boat, the *Captain Eulice*. She was older and slower than the usual ferry, which was laid up for repairs, and she normally did the less frequent run to the Virginia shore. But although Tangier is officially part of Virginia, her lifetime is to Crisfield in Maryland. Just to confuse matters further, the boundary between the states cuts Smith Island in two.

Like all island ferries, the *Captain Eulice* was piled with the goods of everyday life: building materials, food, crates of Pepsi, a huge television set, a new sofa with a plastic cover. I looked in vain for the beer or whisky or wine which would have formed part of such a cargo to most islands. "No drink on Tangier," said Stephen Thomas emphatically. "It's a dry island." He eyed the skyline again. "And I reckon you'll be out there a few days."

Chesapeake Bay, although almost landlocked, has some notably nasty weather. The wind can swing in minutes, throwing up the sea against itself, and confusing the gulls. "I hate the sea," said Yvonne Smith, an islander, as we cast



Safe haven on Tangier Island, off the coast of Maryland in Chesapeake Bay. Although almost landlocked, the bay is at the mercy of notoriously violent weather

off and headed for a large expanse of it. For 18 years she has made the journey weekly to and from the mainland where she works as a part-time waitress. "I can't live over there," she said, gesturing at the receding background. "But my home is on Tangier Island. There's nothing for it but to make the crossing."

She sat with two other island women, Rosalyn Park and Susan Eskridge, old Tangier surnames. They tried out a face lotion which Susan had bought in Salisbury, Maryland, the nearest shopping centre. Their lives, they said, revolved around the island's two churches. They discussed the Men's Prayer Breakfast and a Ladies' Coverplate Dinner where each

housewife took a secret covered dish. "The fun is when several ladies bring the same thing," said Yvonne. All three were adamantly opposed to any liquor being available on the island. "We've got 700 people," said Rosalyn, shaking her head vigorously. "And 690 would be against it. It would ruin our lives."

Susan said: "You'll find two books in every house on Tangier. One is the Bible and one is the mail-order catalogue. We would not be without either of them."

By now, an hour and a quarter and 14 miles after leaving Crisfield, we were coming to the island. It measures three miles by one and lay so low that the white houses, the pointed church and the town water tower with "Tangier" written across it seemed to be afloat on the grey bay. We steered into a channel edged by skeletal wooden piers each with its small shack — the workplaces of the soft-shell crab fishermen who keep the place prosperous. There is a traditional cry as any vessel comes to the island haven, even if the answer is well known. "Where've you been?" It was called and answered. We were there.

Mailbags were unloaded: so was the sofa and the Pepsi. Ashore were two pick-up trucks and half a dozen electric golf buggies, the main island transport. I stepped on to the busy jetty. It began to rain. For 40 years I have been exploring and writing about islands: now I started to realise I had arrived in an unusual, perhaps mysterious place.

Tangier people are not sure how their island came by its name. There are stories that Captain Smith called it after the Tangier in Africa where he had once escaped from captiv-

ity, although there is no documented mention of the American name for more than a century after his arrival in a storm and with a broken mast. I suggested it might have come by its name after a ship called by its name wrecked there, which is the pattern with many small islands, but the locals doubted it.

The sea keeps chipping at the place. During the war of 1812 it was commodious enough to accommodate 12,000 British troops preparing to attack Baltimore. A redoubtable cleric, the Reverend Joshua Thomas, was asked to preach to them before they embarked. He responded by telling them God had informed him that the British would be roundly defeated. They were, too.

There is a tale that the first settlers got the islands from the Indians for a couple of overcoats," said Wallace Pruitt, as we drove in his golf buggy towards his house. His accent could have come from anywhere west of Exeter. "My folks came over early, like most of the families here, the Pruitts, the Dises." We were bumping along the lanes between the white wooden houses. "See, most of them are still here," he pointed. We were passing backyards where lines of gravestones stood among satellite dishes, washing lines and children's painted bikes. Several gardens had accumulations of long, white tombstones, chipped out with family names; one yard, no bigger than half a tennis court, had 100 more or less upright stones. "They go back right to the beginning of the 1800s," said Wallace. "But now we take our dead to the mainland."

It was a wet, bitter day. "Storms are coming back," he forecast. "It blows here. B'ain't nothing to stop it." He spends two weeks on the island with his wife Shirley and then two weeks as a tugboat captain in Philadelphia. "There's some Tangier men work away, then that's not on the water, as we call the crab fishing. But everybody comes back. Not many leave. The children can be at school here right through the grades till they're 18, and that means they stay. On Smith Island they go across by boat to Maryland to school and the population there is down to 350 — half ours."

We bumped across the middle of Tangier over the wooden bridges across the waterways called gulls. "In the old days," said Wallace, "everything had to be carried to different parts of the island down the gulls on

little skulls. Now we've got cars and pick-ups and motorbikes and these golf buggies. We've got no golf course, though." We passed a warning sign: "Speed limit 15. Speed checked by radar."

A half-past midnight a dark wind began to stir and an hour later the promised gale was snorting across the covering island. Rain rattled against the wooden house, even the water in the toilet pan swayed. It was a good time to be in bed. When the storm eased the following afternoon it was only to change direction. It was four days before I could leave Tangier Island.

A hefty tree was leaning ominously over the roof of Gwendolyn Disé's house

when I went to see her. She was watching afternoon television in a warm room, patently a widespread winter occupation on the island. "Years ago," she said, "this house was moved on rollers where it is now. I can't see us moving it again just because of trees falling down."

She was born 73 years ago near Stroud in Gloucestershire, and arrived in Tangier as a GI bride just after the war. "I was very homesick when I first came here," she recalled. "For months I didn't get any letters, either. It turned out that they were going to the Tangier in Africa."

She worked as secretary of the school and her daughter Maureen helps to run the medical centre. A doctor flies in twice a week and there is a

visiting dentist. Gwendolyn broke her hip last year and was taken off by helicopter. They went to Gloucestershire on holiday and once they had managed to find the way out of Gatwick ("it took hours — we didn't know what to do at roundabouts") they had a good time. "I loved everything about England," sighed Maureen. "The country, the people, the food."

In the summer Tangier Island must be a lovely place. Chesapeake Bay is a different sea then, there are beaches and anchorages, a perfect place for exploring and enjoying. But on those gale-bound winter's nights I wished it had a pub. There are two seasonal restaurants. One of them ventured to ask permission to serve a glass of wine with its tasty crab cakes and was turned down flat.

A one-time minister confidently forecast that if any place was permitted to sell liquor it would be burnt down. The islanders, especially the women, are in no doubt that drink is evil. "We can still enjoy ourselves," one lady told me reprovingly. "After church in summer, everybody gathers in Spanky's and they have a high old time." Spanky's is the ice-cream parlour.

In winter the only place to eat is a Formica-tabled room, little more than a shed, where the young people gather to talk and drink grim orange pop, icy and fizzy. The menu is varied. "There's hamburger and fries, chicken and fries," said the waitress. "Or you can have a dozen oysters." I don't eat oysters.

Crime on the island mostly consists of restless teenagers playing hide and seek with the police car as they exceed the 15mph speed limit on dark nights. But there have been more serious matters. Tangier has an unsolved murder.

More than 50 years ago the local policeman was shot dead, a revenge killing, so the story is, because he had strongly admonished some men who were laughing as they sat on the porch in front of the closed store one Sabbath. It is a tight community and the same families still live on Tangier. Somebody knows. Nobody has told.

Sometimes, too, the pressure of what the devout islanders think of as the truly good life proves too much for some individuals. Not long ago the minister of the church climbed out of the pulpit and left his sermon, his home and left his wife of 23 years, and went off the island, never to return.

TANGIER ISLAND FACT FILE

■ Apex flights from London Heathrow to Baltimore with British Airways (0345 22211) cost from £305 return.

■ Car hire: Hertz (pre-paid) in Britain, booking number 0990 996699, offers unlimited mileage for £150 per week, including tax.

■ Ferry: the crossing from Crisfield, Maryland, to Tangier Island costs \$10 (about £4) for a single passage.

■ Where to stay: Bay View Inn, Tangier Island (801 804 891 2396). A double room costs from \$55 (about £20) per night.

■ Reading: *Tangier Island: America's South*, by Tom Weil



(Hippocrene, £13.50, ISBN 0 781 90139 7). Virginia: *Compass American Guide* (Fodor, £14.99, ISBN 1 878 86795 4). *The So-Weed Factor*, by John Barth (Flamingo, £7.99, ISBN 0 586 09216 1). *Frommer's Guide Maryland and Delaware* (Macmillan, £9.99, ISBN 0 028 60872 0).

The Royal Cities of Rajasthan

visiting Agra (the Taj Mahal), Fatehpur Sikri, Karauli, Jaipur, Bundi, Chittorgarh, Udaipur, Ranakpur, Luni, Jodhpur, Mandawa and Delhi

India, and Rajasthan in particular, has a wealth of royal residences either in the form of palaces, forts or large estates. As in Britain, it has been difficult for these properties to survive the general upkeep of these properties without seeking additional sources of income. Whilst in Britain this has meant opening the houses to visitors, in India, where the properties tend to have many bedrooms, their most appropriate use has been as hotels.

Featuring accommodation in royal residences of Rajasthan

14 nights from £795.00



Sample Itinerary in Brief
Agra 2 nts - Karauli 1 nt - Jaipur 2 nts - Bundi 1 nt - Udaipur 2 nts - Luni 1 nt - Jodhpur 2 nts - Mandawa 1 nt - Delhi 2 nts

Departure Dates & Prices
Tuesdays - per person in a twin
1997 Feb 25 - Mar 4, 11, 18, 25
Apr 1, 8, 15, 22, 29 - May 6, 13, 20, 27
Jun 3, 10, 17, 24 - Jul 1, 8, 15, 22, 29
Aug 5, 12, 19, 26 - Sep 2, 9, 16, 23, 30

All departures are £795.00 per person in a twin bedded room (single supplement £195.00). Includes air travel, accommodation on a bed and breakfast basis, transfers, sightseeing at appropriate, local guides, UK airport taxes. Not included: travel insurance, overseas airport taxes, visa fees. All prices are subject to change. Our current conditions of booking (available on request) shall apply to all reservations.

0171-6161000

VOYAGES JULES VERNE

21 Dorset Square, London W1V 1

Travel from London LAL 487A/CHAI/ANAL/CH

Internet: <http://www.vjv.co.uk>

Our offices are open for telephone bookings on weekdays from 9am to 5pm and weekends from 10am to 5pm. For personal callers, our office hours are 9am to 5pm weekdays only.

Le CROSS CHANNEL BARGAIN of '97.

ONLY £99 RETURN (6 days+)

for travel any time this year.

le Shuttle



0990 700800 or your travel agent

مکتبہ ازاد

International: Ottoman traditions survive in Bulgaria; cheaper ferries to France; plus holiday ideas

A forgotten Balkan beauty



The white-haired old lady selling lace in Kyustendil market was philosophical as she pocketed the very small sum of money I needed to buy her beautiful tablecloth. "Lozo vreme," she said, and then sank her teeth into a large cheese and spinach pastry.

"Bad times" indeed they are for the inhabitants of this Balkan country with a poor image, once the home of the secret police with the poisoned umbrella, and now trying to cope with a plummeting currency and disintegrating economy. After 50 years of hardline communism, the place and the people deserve better but have not yet found it.

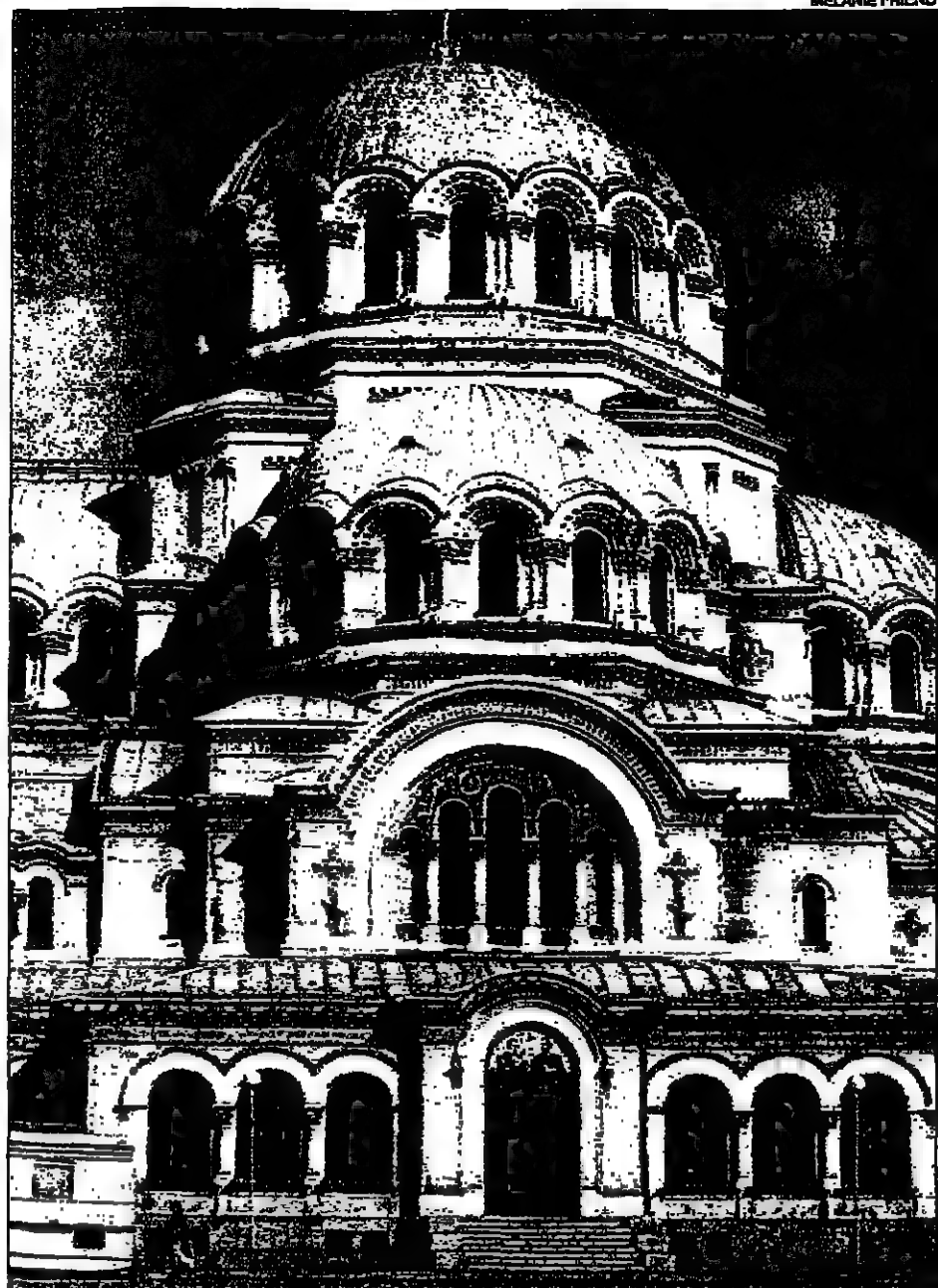
However, none of that affects the beauty of the mountains, the many unspoiled parts of the Black Sea coast, and the quality of the wine and the brandy. Thanks to the currency crisis, it is one of the cheapest destinations for hard currency visitors in Europe, with a good bottle of cabernet or gamay for as little as 40p and a meal for £1.

In the old days, Bulgaria was heavily promoted as a mass-market summer destination, with the wide sunny beaches of the Black Sea coast dominated by elephantine tourist developments such as Sunny Beach and Golden Sands, which were correctly thought to be full of elephants and sunburnt Germans.

But there is a good deal more, with skiing resorts such as Borovets and Pamporovo, evocative medieval towns and magnificent archaeological sites. Bulgaria makes an interesting, long weekend or city break. Skiing and summer holiday packages are outstanding value and quite civilised if you avoid the big Black Sea resorts.

Most things in Bulgaria start and finish in Sofia, and the city deserves a day or two in the historic centre, although the grim industrial outskirts are off-limits. It was once a vital Roman crossroads town, ancient Sardia, between Constantinople and Belgrade, and some wonderful churches survive from the Byzantine period. Visit Saint Sophia, echoing, mysterious, candlelit, a fragment of the ancient world lost in the Balkans.

There is a fine mosque, left from the 500 years of Ottoman occupation, and the grand synagogue is the largest in the region, with a vast copper-



Alexander Nevsky cathedral in Sofia, an old-fashioned city full of unexpected charm

covered dome that comes alight in the winter sunshine. Bulgaria's Jews fared rather better than in many neighbouring countries, and there is still a noticeable Jewish presence in parts of the city.

The National Museum holds the magnificent Thracian and Hellenistic goldwork found in royal tombs in Bulgaria, with drinking cups in the shape of deer's heads and beautiful gold vases. Nearby is the National Art Gallery, scene of the late Robert Maxwell's "benefactions" as he sought to curry favour with the Communist rulers.

Sofia is old-fashioned, rather like a black-and-white film of a Balkan capital, with little covered alleyways, beady-eyed thin cats and square, chunky inhabitants well wrapped up against the winter cold. Although the climate is continental, it is rarely arctic, and the closer you get to the Black Sea the warmer it gets.

Sozopol is perhaps the prettiest place to stay on the coast. An ancient Greek colonial

'The skiing and summer holiday packages are good value and quite civilised if you avoid the Black Sea resorts'

settlement. Sozopol (Safe City) was something to take seriously on this stormy littoral. The Greek mariners called it Ineodine Pontus, the Inos-potent Sea, and it can be, but often in autumn and winter the weather is bright and mild, and there are fine walks along the deserted beaches fringed by beech woods. Greek is still spoken in the town, along old-world wooden-housed streets, while Russian is becoming the business lingua franca of the port of Varna to the north.

The departure point of Dracula's coffin on the way to Whitby in Bram Stoker's famous novel, Varna has the finest Roman monument along the whole of the Black Sea coast, the magnificent Thermes, a huge bath complex that allowed hundreds to relax after a hard day dealing in the equally vast Forum. Nowadays, the Russian timber mafia, who are something of a

force in the city, relax by roaring around in huge Mercedes with black windows. There are so many Russians in Varna that there are no fewer than three Russian-language newspapers.

A good winter trip that takes a couple of hours on the train from Sofia to Plovdiv in the tobacco-growing south, called Philipopolis from the times of Alexander the Great. It is a civilised old town built on three little hills, with a marvellous Roman theatre, one of the best preserved in the world, and some good mosques and churches.

Since the end of communism, trade links with both Greece and Turkey have grown and it has a more cosmopolitan atmosphere than most of Sofia, with a strong Greek, Gypsy, Armenian and ethnic Turkish element in the population.

Food can be very good if you know where to find it in Sofia. Restaurants can serve a surprising range of dishes besides the familiar salad plus grilled meat that every visitor to Greece knows so well. For food in the evening, try Dragalevski village on the outskirts of Sofia.

Collectors should visit the city's flea market, particularly good for old cameras and watches, although beware fake Leicas. Wine is every-

FACT FILE

■ British Airways Holidays (01293 723100) offers three nights at Sofia's Sheraton Hotel, with buffet breakfast, from £505 per person for departures from Gatwick until March 25. Airlines flying to Sofia include British Airways (0345 222111), with a superper fare of £354 return, and Balkan (0171-631 1840), from £229 return. Both require a Saturday night stay in Bulgaria.

■ Travellers could also fly British Airways to Salonika, Greece, from £152 for an apex return, and then take the coach (five hours) to Sofia.

■ The Bulgarian leva currency, is in free fall. Take small denomination US dollars or German marks. Notes should be in good condition. Avoid Bulgarian banks: use Greek.

■ Visas are available from the Bulgarian Embassy, 186 Queensgate, London SW7 (0171-584 9400) for £23.

■ Reading: *Concise History of Modern Bulgaria*, by R.J. Crampton (C.U.P., £10.95, ISBN 0 521 56719 3). *The Inn at Antimovo and Legends of Stava Platinia*, by Jordan Yorkov (Slavica, £9.95, ISBN 0 855 57205 5). *Bulgaria*, by Jonathan Bousfield and Dan Richardson (Rough Guides, £9.99, ISBN 1 858 28183 0).

where and excellent, although it is slightly odd to see Sainsbury's labels in English on bottles in corner shops. As buyers of 40 million bottles a year from Bulgaria, we are the main influence. The Black Sea coast has excellent fish, turbot particularly.

Hotels are standard Balkan on the whole, although the Sheraton in Sofia is worth the expense. It is a fine atmospheric old communist building that has friendly, helpful staff and has happily avoided the unpleasant and aggressive "business culture" and astronomical prices of similar establishments in Central Europe. For a middle-market place try the Grand, or for somewhere cheap and cheerful but clean and central, the Slavanska Bessada on Rakovski Street.

As elsewhere in Eastern Europe, the gangsters are powerful but interested in their own quarrels, not foreigners. Behave as in any big city, avoid unlit areas at night and if you go exploring some of the poorest parts of the towns, go with a Bulgarian companion. Most Bulgarians are kind and helpful and there are plenty of hard-up students who speak good English and are delighted to act as unofficial dragomen, in the Ottoman tradition, for a small fee. If you are unlucky, do not resist: anyone who is anyone carries a gun.

The British Embassy number (080 1220, at 38 Vasil Levski Street) is useful in case of emergencies — and leave room in your luggage to take home plenty of wonderful wine bottles.

JAMES PETTIFER

Libyan interlude

THE magnificent Roman sites of Leptis Magna and Sabratha, the old Greek city of Cyrene, and fine collections of mosaics and Ottoman mosques in Libya are proving popular cultural destinations by Prospect Tours (0181-742 1969), which offers five, eight and 11 day tours accompanied by experts. The managing director, David Lawson, admits that while his holiday-makers are pleasantly surprised by the friendliness, safety and standards in Libya, they are less enamoured of their stay in Tunisia's Djerba, where they spend their first and last nights en route. The tour costs about £1,750.



Battered face of Libya's ancient Leptis Magna

company also offers trips to the Continent for a wide range of soccer matches.

Celestial

STUDYING birds (123 species) and plant life (at least 1,400 plus lots of bulbs) in meadows which have not been grazed since 1927, are the main aims of the 14-day trip to Central Asia's Tien Shan ("Celestial") Mountains offered by Russian Nature Tours (0181-667 9153). Included among the other highlights of the holiday are riding or walking alongside sturdy pack horses, spotting Isabella bears or Marco Polo sheep, and homestays with expert local guides and ornithologists — who have been bursting to practise their English for most of their lifetimes. The tour, "The Best of the Tien Shan Mountains", costs £2,050, with return flights from Britain, or £1,375 if you join at Tashkent.

Vatican bliss

WEDDINGS in the small Baroque church of Santa Anna within the Vatican can be organised by Abercrombie & Kent (0171-559 8686), and not just for Roman Catholics. The ceremony can be as simple or as lavish as you wish (horse-drawn carriages, famous tenors, full choirs or harpists), and are conducted in English. Couples must stay at least four nights in Rome to qualify, but those staying longer may have an audience with the Pope. Abercrombie & Kent charges £1,500 for documentation and the ceremony, while £3,000 buys a week's holiday (or honeymoon), flights, hotel accommodation and the wedding — considerably cheaper than the average £10,000 for the traditional British white wedding.

Petrol scam

TOUR operators offering "free car hire" as part of American holidays have come clean by showing the unavoidable extras holidaymakers have to pay to get their "free" car — about \$370 (£230) or so for two weeks in Florida. It's a pity, though, that many operators include in the extras the price of a full tank of petrol at just under £16 (Thomsons is an honourable exception: its full tank costs £10.20). Either way, it assumes that you will return the car empty of fuel. In the land of cheap "gas", it rarely costs more than £9 for a fill up.

Tyson tussle

A TRIP to Las Vegas for the Tyson v Holyfield boxing re-match on May 3 is offered by David Dryer Sports Tours (0171-831 7799). The cost, from £950, includes scheduled flights, transfers, four nights' accommodation and fight tickets. The same

French lessons

EUROVILLAGES (01606 73437) is offering five two-hour conversational French lessons on self-catering holidays in northern France from April 5-May 17. Accommodation is in cottages, a watermill and an old barn conversion near Mont St Michel. The cost for a party for a week is £425, including ferry crossing for car and passengers.

Youth travel

INFORMATION on cheap fares, budget accommodation, travel passes, adventure tours and visas is detailed in a series of brochures on Australia and Asia, Africa and the Middle East, Europe and the Americas from the student and independent youth travel specialist Campus Travel (0171-730 3402). Among the deals: the "East Coast Discovery Pass" offering unlimited travel between Sydney or Melbourne and Cairns for £92 for under 26s; seven, 14 and 21-day Malaysia and Singapore passes from £23; a European Inter-rail pass for one month unlimited travel in 27 countries for £279.

Jeepers creepers

ADAPTED Icelandic Super Jeeps fitted with huge 44in tyres able to crawl over tank-stopping terrain, and driven by experts, are the vehicles used by Arctic Experience (01737 218801) on its three-night Super Jeep Breaks in March. Based on the village of Hella, weekenders will spend two days travelling through a wilderness of ice caps and gorges, geysers and glaciers, moving to Reykjavik for the last night. The cost is £395 for flights and B&B, plus £30 for a food "kit".



An adapted 4x4 tackling the rough Icelandic terrain on an Arctic Experience

**FOR DISPLAY
ADVERTISING
PLEASE CALL
0171 782 7277**

SPECIAL OFFER
from **£699**
**ALL INCLUSIVE
CARIBBEAN: CUBA**
13 nights beachfront hotel/all inclusive

Cuba is the largest Caribbean island. Varadero is its premier beach resort: 13 miles of white sand beach and excellent watersports on the northwest coast.

Low Budget Superior medium class hotel on excellent beach. 2 restaurants, bar, swimming pool. Airconditioned rooms with phone, bath/shower, TV, balcony with garden or ocean view. **ALL INCLUSIVE:** all meals, drinks (exc champagne); watersports (windsurfing, sailing, kayaks, snorkelling; inc instruction); tennis (inc instruction/equipment).

NO SUPPLEMENT FOR THE SOLO TRAVELLER: 13 May-17 Jun

Departure dates	Prices	Departure dates	Prices
27 Feb '97	£799	13 May	£699
06.13 Mar	£849	27 Jun	£799
20.22 Mar	£899	17 Jun	£749
27.29 Mar	£849	08 Jul	£849
13 Apr	£799	05 Aug	£849
22 Apr	£729	09.23 Sep	£849
29 Apr	£699	6 night stay: from £499	

The price includes Scheduled flights/Gatwick. 15 air ins all inclusive. Transfers. Prices per person sharing twin. Not incl UK Dept tax (£10 will be added to invoice). Cuba visa: £15. Local dept tax: \$15. Opt ins: £26 (6 nts); £45 (13 nts). Booking conditions apply.

To book, telephone (open daily inc Sat/Sun)

01306 744303

Fax: 01306 744334

ANTA VZMK

ATOL 172

The Travel Collection, Deepdene House, Dorking, Surrey RH4 4AZ.

Francophiles planning to take their summer pilgrimage to France will make their francs go miles further if they book their Channel ferry crossing now.

The strength of sterling — close to Fr9 to the £1 — is the biggest factor for tour operators to predict a reverse in the fall in holiday demand for France since 1993. And the upturn coincides with the best-ever early booking offers for cross Channel travel, as Le Shuttle and its ferry rivals continue to fight for supremacy.

Peak season crossings for under £100, including Friday and Saturday sailings in school holidays, are available from Le Shuttle and all four ferry rivals operating out of Dover.

Sea France is the cheapest, offering a £75 fare for a car and four passengers travelling out and between Sunday and Thursday, or £89 for Friday and Saturday.

For a car and nine passengers, the Sea France price rises to £95, more in line with Stena (£98), P&O and Le Shuttle (£99) and Hoverspeed (£109).

The latter also has a £78 fare on its Folkestone-Boulogne route, both for a car and five passengers.

But decide your plans quickly, because the special fares must be booked and paid for by February 28. After that, brochure prices of up to £268 will apply.

While still about 40 per cent cheaper than 1996 first-edition brochures, the tunnel and ferry companies are hoping to avoid a repeat of last spring's bloodbath when fares dropped to about £100.

In its brochure, Le Shuttle has cut its standard return price to £169 from £268 last year, while fares for the eight peak summer weekends drop to £199 from £328. "We want to have prices that are competitive and affordable," says the managing director of Le Shuttle, Bill Dix. "We are hoping not to mess around with discounts this summer."

As market leader (with close to a 50 per cent share before

Channel price war starts

CROSS-CHANNEL PRICES			
DOVER-CAISLAIS — Summer 1997			
	Unfurnished	Peak	5-day return
P&O Ferries	£118	£268	£124
Le Shuttle	£109	£199	£108
Stena Line	£118	£268	£124

(All car and up to nine passengers; figures are in £)

PORTSMOUTH-CANAL (Railway Ferries)		PORTSMOUTH-LE HAVRE (P&O Ferries)	
Standard	£240	Standard	£240
Peak	£260	Peak	£260
10-day ticket	£198	10-day ticket	£198
5-day ticket	£130	5-day ticket	£130

(Both routes: Car, two adults; Children from, extra adults £7)

the tunnel blaze), the ferries were expected to follow Le Shuttle in setting fares. But in first-edition brochures, both P&O and Stena Line have set fares higher than their rival.

While still cheaper than 1996 brochures, P&O has set peak return fares on Dover-Calais at £268 and standard returns of £218. Stena has set almost identical fares, £266

and £216 respectively, both for a car and nine passengers. The two companies appear to have been wrong-footed by Le Shuttle, which delayed brochures following the tunnel fire. The tunnel now expects to be back in full operation by June.

But P&O and Stena may wait until mid-March to publish second-edition brochures with lower prices to match Le

Shuttle. On March 6, the Monopolies and Mergers Commission is expected to recommend the two companies be allowed to merge on the prime Dover and Folkestone routes. This will cut joint ferry capacity from ten ships to six. With fewer ships and growing demand for travel, the chances of a late price war are considerably less than last year.

Meanwhile, the two other operators, Sea France and Hoverspeed, can be expected to snipe away at prices. Both have yet to publish summer fares, but are relying on niche appeal.

Hoverspeed has the fastest crossing and offers extras such as a windscreens-wipe service and free newspapers. Sea France is the only French-owned company on the route and makes a virtue of its cuisine and style.

In accounting for 80 per cent of cross-Channel travel, fares

from Dover and Folkestone set the agenda. So, on western Channel routes, Brittany Ferries and P&O have also cut prices to ensure they take their share of customers. Brittany has cut fares on average by 13 per cent and produced virtually identical fares to those of P&O.

Both are now in the same price range as Dover-Calais ferry fares, with both also introducing a ten-day fare offers on western routes to attract families taking one-week summer holidays instead of the usual two.

Brittany has also employed other tactics to boost its share, with an emphasis on holiday sales, rather than ferry only. It has launched a camping brochure, expanded its Holiday Homes product, and taken over the marketing of Cites de France in Britain.

The company expects nearly a quarter of its summer ferry customers to be taking one of its gite holidays, while reporting Holiday Home sales running at 18 per cent ahead of last year.

STEVE KEENAN

Answers from page 25

VEDRO

(c) A Russian liquid measure equal to 2.7 imperial gallons. From the Russian word for a pail or bucket. "The peasants of that province drank this year 62,924 vedros of vodka more than last."

YETLING

(c) A pot or boiler, usually of cast iron. Especially one with a bow-handle and three feet. From the Old English verb yet to pour.

gush or shed. "A fine camp-kettle or yetling, 16½ inches high by 12 inches in diameter, with three tall legs ending in claws."

WAYNOUN

(c) A worthless person or scoundrel. From the Old French waynoun, the north-eastern variant of gaignoun a dog, cur or scoundrel.

ZILAH

(c) An administrative district in India under the British Raj. From the Hindi word for a side, part, district or division.

WILDLIFE, WILDERNESS & ADVENTURE HOLIDAYS

Brilliant selection of wildlife holidays around the world. From a weekend watching killer whales in Norway to a wildlife adventure in Madagascar. And for the independent traveller, fly-drive short-breaks in Europe's wildest national parks.

01737 218801

FOR A COPY OF OUR BROCHURE



Britain: In search of a relaxing short break, one *Times* writer headed for Derbyshire, the other to Kent

Something for the weekend?

The children are heading off to friends for the weekend, you have 48 hours to yourself for once and you live in the heart of a traffic-choked city. Where can you go for a couple of days that provides a variety of diversions and does not involve long hours on congested motorways?

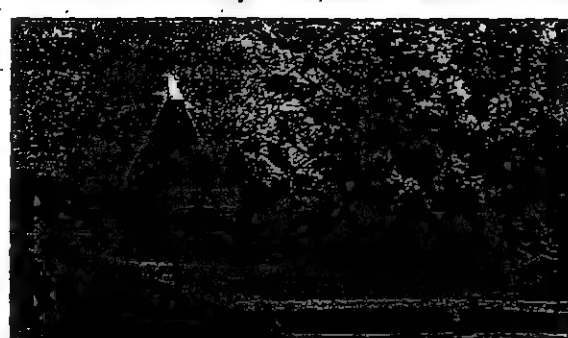
For Londoners, the Cotswolds, the Chilterns and the Suffolk coast are all within two hours' drive and all exert a powerful draw. But how many think of Kent? The county is too easily dismissed either as commuter belt — smart and unfriendly — or as that dull patch of country that has to be crossed to reach the Continent.

This is a mistake. Rural Kent is often beautiful, frequently surprising and easier to reach than the West Country. Leaving London at 7.30pm on a Friday, we were sitting down to dinner in Cranbrook by 8.45pm.

No doubt it would have been quicker by helicopter — but not much. And indeed the Kennel Holt Hotel's five acres of gardens include a help of neatly-manicured grass beyond the topiary yew hedges that front the 18th-century house. Most guests, however, arrive by more conventional means — to be greeted warmly but not warmly by Clavis, the giant schnauzer.

The hotel has ten bedrooms (ours was huge), serious antiques and a kitchen where real cooking is done. The owners, Neil and Sally Chalmers, have dispensed with health and fitness suites and other accoutrements of modern hotel life and concentrated on old-fashioned service. In

KENT FACT FILE



Oast houses are a feature of the Kent landscape

■ Kennel Holt Hotel, Goudhurst Road, Cranbrook, Kent (01580 712032). Bed and breakfast £125 double, £85 single. Lunch and dinner £20 (three courses), £25 (four courses) without wine. Awarded two rosettes by the AA last year, the only hotel so honoured in Kent.

■ Ordnance Survey Cycle Tours (01703 792000) has 24 one-day routes in Kent, Surrey and Sussex. £9.99. Other guides available for Avon, Somerset and Wiltshire; Gloucestershire and Hereford and Worcester and Dorset.

■ Lamberhurst Vineyards, Lamberhurst, Kent (01892 890844). Free admission and wine tasting. Tour of the winery and cellars £3.95. Open every day 10am-5.30pm (except Christmas and New Year).

their previous lives they travelled extensively — he was a director of Saatchi and Saatchi — and learnt how hard it was to find good food and comfort.

Kent boasts a greater concentration of houses and gardens open to the public than any other part of England, from the glories of Sissinghurst Castle, home of Harold Nicolson, and Vita Sackville-West — go late to avoid the coach parties — to the roses of Pashley Manor.

In all there are 28 houses and 37 gardens open to visitors

within a few square miles, enough to keep visitors returning for years. One of the strangest is Chiddingstone Castle, near Edenbridge, a dull, ugly building which contains an extraordinary, idiosyncratic collection of artefacts built up by the eccentric bank clerk Denis Bower over a lifetime of meticulous buying on limited funds.

The area is also crisscrossed by footpaths which yield constant surprises. We followed one route which took us through an orchard into a

wood, across grazing land, past herds of bullocks and sheep and through fields of wheat and barley — the crops parting like the Red Sea to reveal the footpath.

We cycled, too, from Tenterden to Rye and back by a circular route of 33 miles cunningly devised by the Ordnance Survey Cycle Tours guide to give the impression that it was mostly downhill. The best sections were the quietest — the lane across the flat marsh of Shirley Moor, and the sweeping descent

through woodlands east of Rye to Peasmarsh. But for a more sylvan experience we visited Lamberhurst Vineyards, among the oldest in Britain with 30 acres of vines producing 30,000 bottles of a dozen different wines annually.

Paul Cooper and Derek McMillan, who bought it in 1995 from Lord McAlpine for £2 million, are rapidly turning it into a thriving business with production aimed to rise to 60,000 bottles this year. A tour of the winery taught me how

laborious the making of sparkling wine is — requiring a second fermentation, freezing of the sediment in the neck of the upturned bottle and then a dangerous process in which the frozen plug is blown out under 10lb of pressure. I had always wondered why a few bubbles commanded a 50 per cent premium on the price of the equivalent still wine.

Is it worth it? Well, the wine we tried, accompanied by smoked salmon served in the airy oast house that has been converted into a restaurant,

was delicious. We returned to the city on Monday afternoon, with the sunlight shimmering through the smog, and were home in north London in an hour and a half. The pleasures of the weekend were undimmed by hours spent in traffic queues — and we had added half a dozen places to our list of ideas for future days out.

JEREMY LAURANCE

● The author was a guest of the Kennel Holt Hotel and Lamberhurst Vineyards.



Rural Kent: the area is criss-crossed by footpaths for walkers to explore. Houses and gardens addicts are spoilt for choice in this part of the country



Peak practice at walking around in circles

Buxton, the Victorian spa town in Derbyshire, has been one of my favourite places ever since I discovered its Women's Institute market on a day trip from Liverpool. If I find myself in the Pavilion Gardens early on a Saturday morning, I stock up on the blackcurrant jam and cider chutney which will remind me of my visit for long afterwards.

As well as being a holiday destination, the tiny town provides a perfect spot from which to explore the Peak District. My companion and I, persuading ourselves that we could see blue sky through the

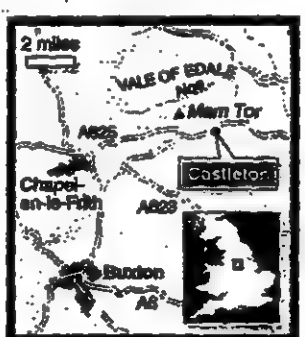
gathering clouds, decided to navigate the heady heights of Mam Tor, drop down to Castleton and climb up again to complete a circular walk.

Because of the many roads that run through the Peaks, you can pick your starting point according to your energy level. Ours was a little dampened by the dull weather and a heavy breakfast, so we opted for a "halfway up" start, just off the A625.

A steep flight of steps from the car park leads to a well defined path, and this goes to the top of Mam Tor. As we walked, we found ourselves tottering on a geographical

knife-edge. On the left, the Vale of Edale dipped down towards the River Noe. On the right, the town of Castleton was already bustling with walkers who had got up earlier than we had. The roads below were also dotted with the cars of visitors to the Blue John caverns. Walkers, visitors to the caverns, and their enthusiasm for the trinkets fashioned out of the mineral blue john, are the source of the former lead-mining town's wealth. Wimmer's Pass, a spectacular gorge, is also visible from here.

About an hour into our walk, we passed a National Trust marker to reach a point called Hollins Cross. Turning right, we began our descent into Castleton. The steep, rocky footpath turned into a narrow avenue of ash trees. We trod this path, under the gaze of some friendly cows, and reached a road almost immediately. This road took us straight into Castleton. If the crowded network of slim pavements seems like too



much effort, head for the quieter environs of St Edmund's Church. It contains a 1609 edition of the Breches Bible, in which Adam and Eve sewed together fig leaves to make breeches. The ruined keep of Peever Castle is visible from the graveyard, and this was to be the beacon for the return leg. If you are hungry, the best toasted sandwiches are to be had at the Rose Cottage Café.

Our return was accomplished by heading for Peever Castle and climbing the steep hill to its right. This is no mean feat. The right-hand fork goes towards Rowers Farm and a nearby small path-cum-road. We turned right on this path, which eventually brought us to a main road (the B6061,

which leads to the caverns).

Crossing the road and continuing across the field, we hit the A625. By turning left and walking along this road for a short time, we completed our circular walk. At a leisurely stroll, this leg from Castleton to the car park should not take more than 1½ hours.

On our return to the hilltop Palace Hotel in Buxton, we treated ourselves to a relaxing swim and sauna. This was followed by dinner in the hotel's ornate hall, which in its heyday must have been a

superb setting for Victorian soirées.

We were able to take the waters on an after-dinner stroll, at the town font, although we had to queue behind some embarrassed elderly gentlemen clutching huge plastic containers.

An evening stroll is perhaps the best time to take in the illuminated beauty of Buxton. Former Dukes and Duchesses of Devonshire wanted to turn it into the Bath of the north, resulting in elegant stone buildings, sculpted public gar-

dens and a Georgian crescent to match any in Bath.

Another impressive feature is the petite Buxton Opera House with its magnificent entrance and stained-glass windows. I dreamt of gliding in to watch an Oscar Wilde comedy wearing my 1920s beaded dress. Having failed to check the opera house schedule, however, we were faced with A Night of Country Music. Needless to say, my beaded dress went unworn.

ANJANA AHUJA

700 islands from £625.

Choose a romantically secluded island with white sands and crystal waters, or go for buzzy activity and cosmopolitan nightlife. Or both.

Try 7 nights at the Nassau Beach Resort from only £625 per person.

For full details of a whole host of Bahamian holidays call British Airways Holidays on 01293 723161, or see your travel agent.



BRITISH AIRWAYS HOLIDAYS

All flights are return from London, subject to availability, booking conditions and airport tax. Price is based on accommodation only, 2 adults sharing, available from 2.5.97 to 28.5.97.

The 700 Islands of The Bahamas.

FACT FILE

■ The author stayed at the Palace Hotel, Palace Road, Buxton, Derbyshire SK17 6AG (01293 22001). Prices start at £79.50 per night for a single room (B&B), and £89.50 per night for a double room (B&B). Bargain breaks are available, subject to availability, during the week and at weekends for visitors booking two nights or more. Prices start at £42 per person per night (October-March), and £49 per person per night (April-September). Bargain breaks include breakfast and dinner, and a ticket to Chatsworth House, Alton Towers or Granada Studio.

■ Buxton Opera House, Water Street, Buxton, Derbyshire SK17 6AX (01293 72190).

■ Rose Cottage Café, Cross Street, Castleton, Derbyshire S20 2W1 (01433 62047). Open 10am-5pm every day except Friday.

■ Ordnance Survey Touring Map and Guide 4 (Peak District).



W.I. markets are held in the Pavilion Gardens, Buxton

Watersports Beach Club Holidays

On a Sunsail Beach Club Holiday you'll enjoy free dinghy sailing, windsurfing and yachting plus sailing tuition and waterskiing at a choice of 9 idyllic Mediterranean locations. You can also look forward to brilliant Kids' Clubs (4 mths-16 yrs) great food and accommodation. Club Flotilla and Turkish Gulet holidays plus lots more.

from £309 pp 1 wk. flights inc.

Call 01705 222222 24 hrs

STAND 219 DESTINATIONS '97

Direct flights from London Heathrow, Gatwick, Luton, Stansted, Manchester, Birmingham, Glasgow, Edinburgh, Aberdeen, Belfast, Dublin, Cork, Shannon, Jersey, Guernsey, Jersey, Guernsey, Jersey, Guernsey.



CAYMAN ISLANDS

In this peaceful British Crown Colony in the Caribbean, even the most experienced divers will thrill to the breathtaking wall dives in the Cayman Islands. But there are closer to sea level and a snorkel and fins are all you need to view our wonderful underwater world.

WARMED BY MORE THAN THE SUN

FOR BROCHURE CALL 0171-491 7771



TRAVEL NEWS ON THURSDAY

For the best travel bargains, for holidays and hotels, flights and ferries, plus all the latest news on travel trends, read the Travel News pages every Thursday



China Interlude 12 days in Beijing, Xian, Guilin and Hong Kong from £1350

A classic tour of the Middle Kingdom with the number one expert and specialist

On this carefully tailored itinerary, we have chosen some of China's best highlights for those whose time is limited: Beijing with its host of monuments from the Great Wall to the Forbidden City to the Temple of Heaven; Xian, home of the Terracotta Army, the greatest archaeological discovery of the century; a cruise down the Li River through the magical landscapes of Guilin and Hong Kong with its exciting mix of the traditional and the cosmopolitan. As the experts of China, we are able to show our guests aspects of China beyond the reach of more conventional tours. In Beijing we tour the hutongs or back streets by rickshaw for a glimpse of a more domestic world in the courtyards and the quiet lanes. There is a unique visit to the palace of Gongwangfu, the epitome of classical Chinese architecture. In the evenings we attend an acrobatic show and a Peking Duck banquet. In Guilin we take time to visit the craft and antique quarter in the charming town of Yangshou. Accommodation is in luxurious 4 and 5 star hotels throughout China and in CT's own superior tourist class Hotel Concourse in Hong Kong. At China Travel Service, China is more than just another destination.

DAY 1 Depart on Air China non-stop flight to Beijing.
DAY 2 Arrive Beijing in the afternoon, transfer to the 4-star Joyuan Hotel. A short city tour includes Tiananmen Square bordered by the Mao Mausoleum and Great Hall of the People.
DAY 3 In rickshaw tour of the ancient hutongs and the charming Gongwangfu Palace. Enjoy a panoramic view of Beijing from Jingshan Park and explore the magnificent Forbidden City. In the evening attend a performance of Chinese acrobatics.
DAY 4 Spend the morning at the Great Wall at Badaling before touring the Summer Palace. In the evening we are guests at a traditional Peking Duck feast.
DAY 5 In the morning we visit the Temple of Heaven and the renowned Lama Temple. Fly to Xian. Visit the city walls before transferring to the 4-star Grand New World Hotel.
DAY 6 Visit the greatest archaeological discovery of the century, the Terracotta Warriors that once the Banpo Neolithic Museum and Hua Qing Hot Springs. Before returning to the city visit the Big Wild Goose Pagoda. Dinner show at our hotel.
DAY 7 After a morning visit to the Grand Mosque, we fly to Guilin where we stay at the 5-star Royal Garden Hotel.
DAY 8 Cruise on the Li River to Yangshou, through China's most famous landscape. Browse Yangshou's antiques & crafts stalls and shops before driving back to Guilin.
DAY 9 Visit the Elephant Trunk Hill and Reed Flute Cave. Take the evening flight to Hong Kong where we stay at CT's superior tourist class Hotel Concourse.
DAYS 10 & 11 Two full days to enjoy the vibrant city of Hong Kong. Visit the Peak by tram, see the junks and temples of Aberdeen and experience the exciting night life and famous street markets. Late night non-stop Cathay Pacific or British Airways flight back home.
DAY 12 Arrive early morning at London Heathrow or Manchester.

CHINA INTERLUDE TOUR	
Departures, prices and single supplements	
1997 Mar 30	1450 (230)
Apr 6, 20	1450 (235)
Apr 27; May 11, 18, 25	1450 (255)
Jun 8	1550 (230)
Jul 20	1550 (230)
Aug 10, 17	1550 (215)
Sep 7	1550 (255)
Sep 14, 21	1550 (265)
Oct 5, 12	1550 (270)
Oct 19	1550 (270)
Oct 26	1550 (245)
Nov 9	1495 (245)
Dec 21	1395 (195)

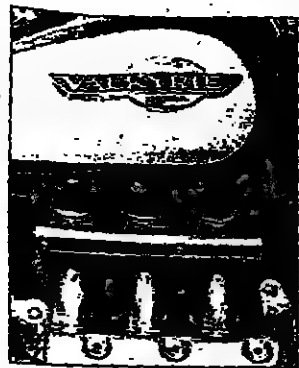
For tours of China, talk to the experts, we're at home in the Orient.

Price includes return flights in China, transfers and transportation comprehensive sightseeing with 1st class English speaking hotel and local guides, non-stop accommodation with western breakfast, eight Chinese lunches, two Chinese dinners, a Peking Duck feast, two shows and Chinese domestic airport tax. In Hong Kong, non-stop accommodation with hotel transfer.

Phone 24 hour hotline for our superb brochure 01233 211818

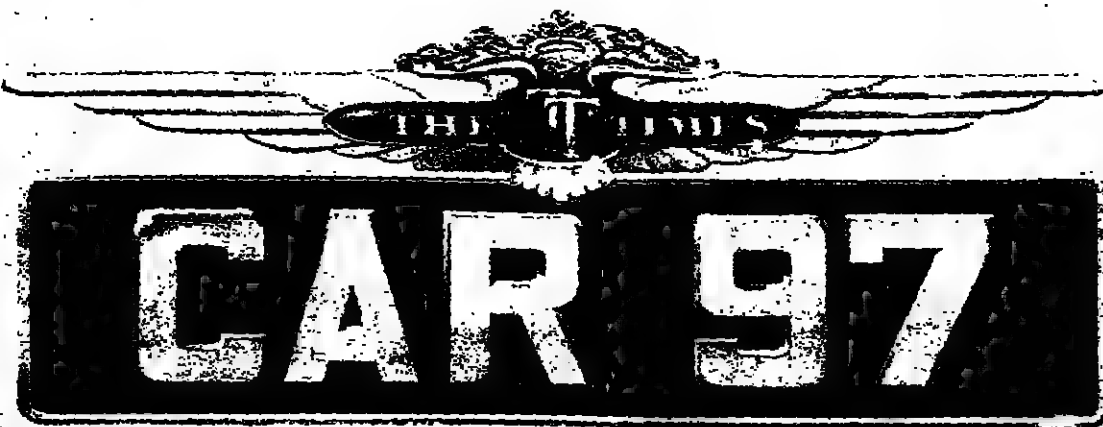
China Travel Service (UK) Ltd
CT's House, 7 Upper St Martin's Lane, London WC2H 9DL
Tel: 0171-304 9111 Fax: 0171-304 3121
Email: CT@china-travel.co.uk
Internet: http://www.wing-wed.com/ctsc





Honda's
Valkyrie
offers a
ride to
remember

Page 8



Why the
art of
touring
matters
to BMW

Page 10



SATURDAY FEBRUARY 15 1997

'My classic car was stolen from my garage and I cannot get it back. It is scandalous'

APRILIA HELP SOUGHT

Dear Sir,

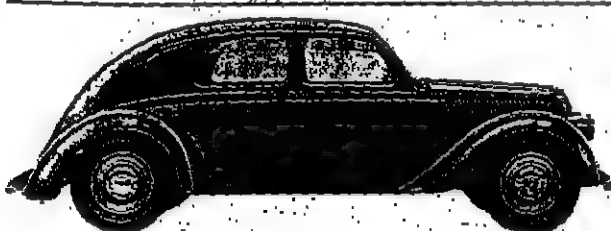
I am a new Club member as a consequence of buying a series 1 Aprilia in a state of considerable disarray, that is to say it was dismantled some years ago by someone with more enthusiasm than sense.

The object of this letter is to see if any member knows of the car.

It was originally red with black seats and was registered as FYW102 or DND500. The chassis number is 38-1015.

If you have any information I would be pleased to hear from you.

P. F. Willmer



This letter shocked David Watson; the Lancia Aprilia belonged to him. More than a year later — and after a thief has been fined — it has turned into a legal nightmare. Tony Dawe reports

David Watson could not believe his eyes when he opened his monthly magazine from the Lancia Motor Club. There, at the top of the Letters page, was a request for more information about a 1937 Lancia Aprilia from a man who had recently acquired it.

The classic car was the very one Watson had owned and loved for 25 years... the car he thought was still in a lock-up garage awaiting renovation.

A few telephone calls confirmed his worst fears: the Aprilia, number 15 off the Italian production line, had been stolen, sold to a dealer and bought in good faith by another enthusiast.

Watson made his shocking discovery 16 months ago. Today, he is still without his beloved car, even though the thief has been caught and fined. Next month he hopes a civil court will order its return, but that is not certain. His legal costs have reached £7,100.

The story reveals a serious legal loophole which could affect thousands of motorists and also underlines police reluctance to get involved if civil law can be invoked.

In a simple world, Peter Willmer, who bought the car, would have been able to check that it was his to acquire legally. Similarly, the police could have seized the car and returned it to Watson on discovering it had been stolen and he was the official owner. Neither of these things happened and it may require legislation to ensure that the story is not repeated time and again.

Watson's love affair with the Aprilia began in his late teens and by the time he was 21, in 1961, he had acquired a sleek midnight blue model, registration number DND 500.

Eventually, the big end went. Watson married and looked for a more reliable car. Even though he acquired

another 1939 Aprilia, FYW 102, for spares, the renovation continued slowly. Watson and his family then moved from St Albans to Suffolk, where he built a workshop and dreamed of completing the restoration.

Watson already possessed the brown log books for both cars, but took the trouble to re-register them at his new address with the Driver and Vehicle Licensing Agency. The original Aprilia remained in a rented council garage in St Albans with the spares carefully arranged on racks.

"When I returned after reading the letter in the Lancia magazine, the car had disappeared, the racks were empty and all that was left were a few useless bits and an old piano which had also been stored there," Watson says.

I did not take the police long to piece together what had happened. Willmer, of Solihull, West Midlands, had bought the car from Tancred Barratt, a Lancia specialist of Callow Hill near Kidderminster, who had in turn bought it from David Jones. When interviewed by the police, Jones said he had been told he could clear the garage in St Albans because the rent had not been paid, although Watson had, in fact, maintained payments.

"At that point, amazingly, the investigation stopped," Watson says. "The Crown Prosecution Service informed me that no further action would be taken and, although West Midlands police had placed an order on the car forbidding Willmer to dispose of it, no effort had been made to return it to me."

Watson turned detective to disprove Jones's story, the police reopened inquiries and in November last year, Jones was found guilty of stealing the car and fined £200.

The official letter from Hertfordshire Police informing



The 1937 Aprilia — number 15 off the Italian production line — shortly after David Watson bought it in the 1960s. After spending more than £7,000 in legal costs, he still awaits its return



David Watson: the legal loophole he is caught in could affect thousands of owners if there is no new legislation

Watson of the outcome asked him to telephone "if there is any property you are waiting to be returned".

That should have been the end of the matter, but the case had become clouded because Willmer had paid Barrett thousands of pounds to continue the restoration and, not surprisingly, neither wanted to lose the money. Both men, together with Watson, were then embroiled in a civil

action. PC Mick Jackson of Hertfordshire Police says: "If a car is reported stolen and we find it, we would normally undertake to have it returned to the owner, but this procedure can be complicated by civil action."

Watson says: "I have had something stolen from me, yet I am the one who has had to prove all the points all the way. It is scandalous that there is no legal obligation on

a dealer to check up on the background of a car."

However, as Barratt points out: "The public has a complete misconception that motor traders are privy to information which is not, in fact, available to them."

Neither would the DVLA have provided Willmer with the information. "The one very simple and clear-cut solution is for the DVLA to co-operate with prospective buyers,"

Willmer says. "We should be able to write to the agency to say we are considering buying a car and receive details about the registered keeper."

The agency says it is prohibited from providing this information by the Data Protection Act and can only confirm the information on its records to the registered keeper. The agency will give details to the police and holds information about stolen and scrapped

TRAFFIC DEBATE

What you want on the road ahead

Britons are more concerned about pollution than they are about congestion on the roads and overwhelmingly believe that improving public transport is the best way to tackle both problems, writes Alan Copps.

A majority say they would be prepared to pay more tax if it was devoted to attempts to solve the problems of pollution and congestion. Up to £2 per week was thought a reasonable price to pay for better transport by 40 per cent.

These are the main conclusions of an opinion poll carried out for Car 97 in association with Autoglass, Britain's leading windscreen specialists, as part of our continuing debate on the future of driving.

Nearly half of those asked said they thought that lottery funds should be made available to improve transport.

But, despite the support for better public transport, few gave much consideration to changing the way

in which they make journeys to work.

Of the main parties, 30 per cent supported Labour's transport policies, 25 per cent those of the Government and 10 per cent those of the Liberal Democrats.

There was very little support for the building of new roads. But a majority also opposed the efforts of protesters such as those who recently had to be cleared from underground tunnels on the route of the A30 in Devon.

However, 5 per cent of respondents correctly named "Swampy" as the leader of the protesters. Only half as many could name Sir George Young, Secretary of State for Transport, and only one person from the sample of 1,024 correctly named Andrew Smith, Labour's transport spokesman, and David Chidgey, the Liberal Democrat spokesman.

SEE PAGE 5

cars. Similar data, based on insurance and leasing company records, can be accessed for a fee by vehicle tracking firms such as HPI. This is not, however, a fool-proof system. In the Aprilia case, Willmer bought the car before Watson realised it had been stolen and thousands of other examples exist of cars being left off the stolen register.

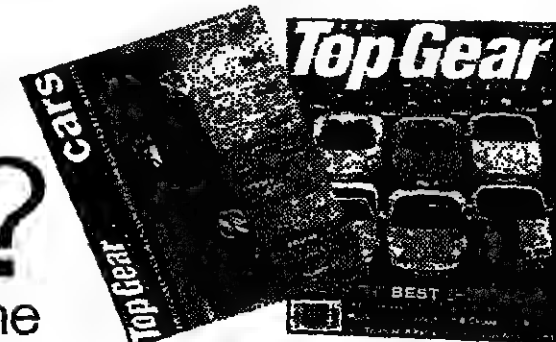
"Somebody has to be the loser in these situations," says

Mike Watkins, the AA's head of legal advice. "The law makes it clear that the innocent purchaser has to return to the car to the rightful owner and will then have to go back through the chain to try and recover his money."

Willmer accepts the position. "My dream is that Watson gets his car back and I get my money back from the dealer." Only the civil courts can decide if that will happen.

WHAT ARE THE BEST CARS YOU CAN BUY?

Expert verdicts on every new car — free with the latest Top Gear magazine



Vaughan Freeman on a roundabout solution to a couple's parking problems

Cars that go for a spin in the drive

A Heath Robinson-style cross between a titanic hi-fi turntable and an outside Lazy Susan — the sort of thing usually seen rotating on the table in a Chinese restaurant — is the answer to Alec Wheeler's parking difficulties. It may not be up to Euro-Disney proportions, and no youngsters would be prepared to queue hours to enjoy the ride, but the ingenious personalised roundabout has finally solved a problem that has plagued Alec for more than 20 years.

Alec and his wife, Juliet, keep a classic all-white Triumph Stag convertible, a VW Golf and a Fiat Panda, in their garage, a converted barn at their home in the historic and beautiful East Sussex village of Ditchling. Despite the quaint appeal of the village, at the foot of the South Downs, Ditchling is not impervious to rush-hour traffic as motorists pour through on their way to and from surrounding main roads. At weekends and during holidays car-bound sightseers swell the traffic, making matters even more difficult for the locals.

All of which presents severe problems for all residents in the village, none more so than for the Wheelers. The entrance to their drive and garage is directly on the High Street. Their drive is about 70ft long, but because it is narrow and lined on both sides by brick walls, it would be impossible to do a three, four or even eight-point turn.

The result of this accident of architecture has long been that the Wheelers can either drive their cars into their garage nose first, but then have to reverse down the drive and backwards across a stream of traffic, or halt the traffic, and tridly reverse off the road and into their drive.

Now a motorised, 11ft diameter steel turntable has proved

the answer. It goes at a leisurely one revolution per minute, via a system of hydraulics and a Terylene drive belt. It is possible to motor nose-first straight off the road and on to the drive, then on to the turntable. Either a remote control device similar to that from a television set or a wall-mounted button is then used to operate the turntable and turn it through 180 degrees so that the car is facing the right way to drive out onto the road again.

Alec, a retired dentist, says: "I had the idea of installing a turntable 23 years ago, but for some reason I got the measurements wrong and thought there would not be enough room between the walls."

Two years ago, when a fresh set of measurements were taken, it was realised that the idea would work, and the Wheelers set about finding their turntable. Step forward Brian Booker at the Alresford, Hampshire-based Car Parking Solutions. A circular pit was dug and the turntable positioned, mounted on 15 sealed-for-life bearings. The whole thing sits flush to the ground, and is powered by an electric motor sunk into the garage floor. The total cost of around £7,000 was a lot cheaper than moving house says Alec.

"The Stag is our longest car at about 13ft and there is 9ins to spare. We didn't feel it was an extravagant amount of money, and if we do ever decide to move, we feel the turntable will make it easier to sell. My wife usually opposes all of my gadgets, but she thinks this is marvellous."

It does not take long apparently to get the "feel" of driving on the turntable, and knowing when all four wheels are on it and the car in place, before starting the slow 180 degree turn.

Booker says: "Apart from it being an offence to reverse out on to a classified road, the last thing anyone wants to do is to back out from their drive into traffic when it is raining or their children are kicking up in the back."

As well as powered turntables, Car Parking Solutions also builds manual versions costing from £4,000. With

these, the car is driven on, but instead of a motor, the owner has to hop out and push the car round by hand, which is not as daunting an operation as it might sound.

"It only takes a force of around 30lbs to start the turntable revolving with a car on it, and once it is moving a

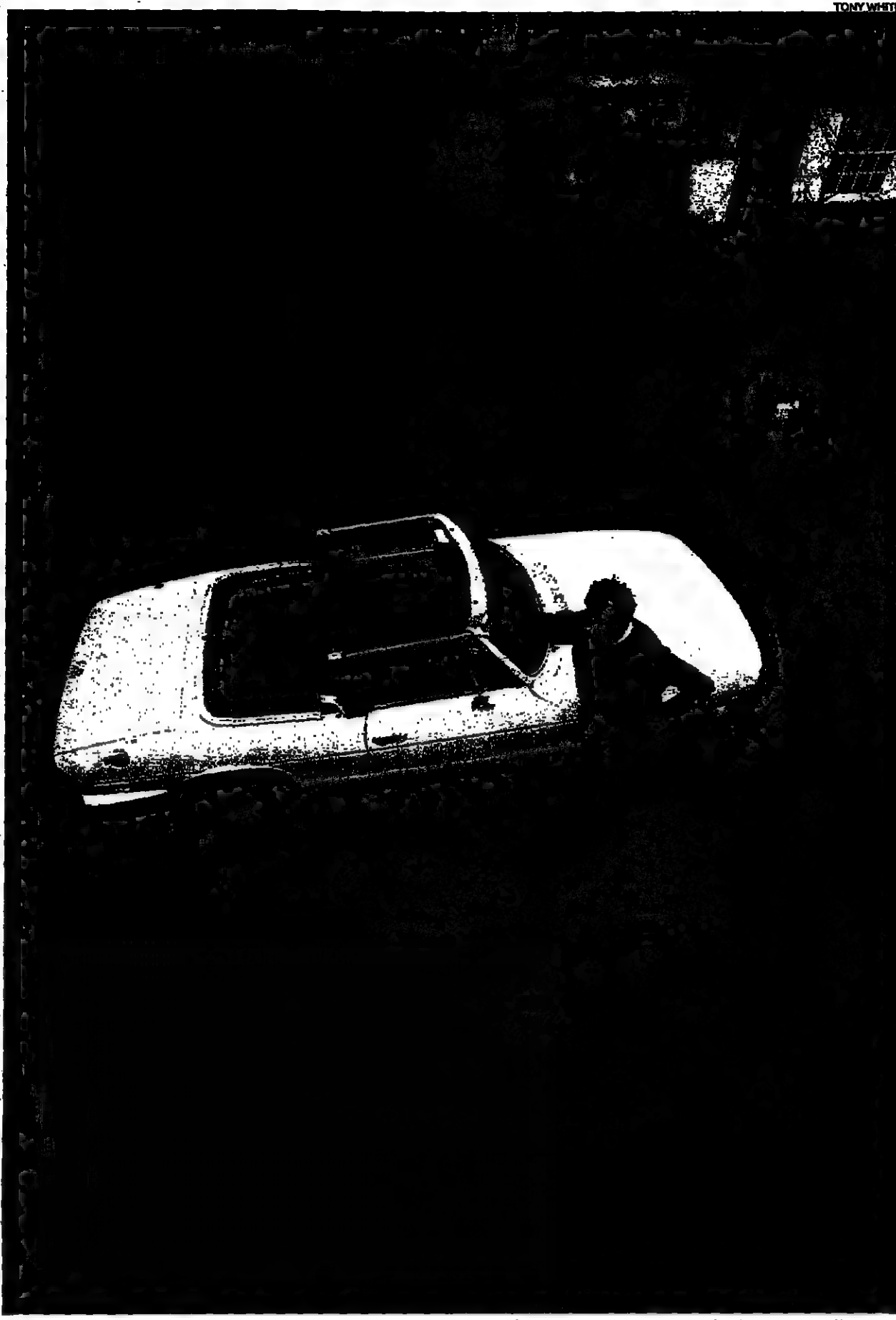
force of only 10lbs needs to be applied to keep it going," says Booker.

At so slow a speed, the turning car does not have the chance to build up unstoppable amounts of energy, which means that if the vehicle bumps up against anything or anyone it will be brought to a

halt without doing any damage to itself or anything that is in its way.

"We have installed them in London, York, Winchester, Guernsey, Banbury and Bristol," says Booker. "They work really well."

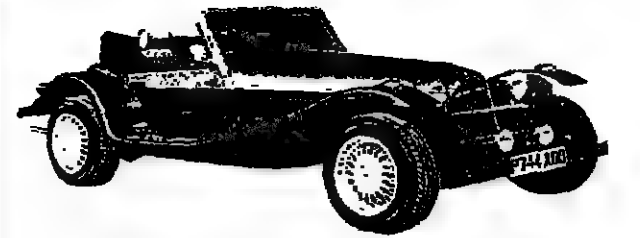
Car Parking Solutions: 01962 737111.



Alec Wheeler and his turntable: "My wife usually opposes all of my gadgets, but she thinks this is marvellous"

That's £18,300. Gold bullion will do nicely

Kevin Eason finds a car firm that avoids exchange rate complications



The Marlin: deep-down instincts of an English sports car

For car buyers confused by the row over euros, exchange rates and the abolition of the pound, one British company has devised a timeless solution — pay in gold. Marlin Engineering is inviting customers to forget about currency exchanges and offer to pay for its handmade sports cars in gold bullion.

The novel answer to confusion over the future of the pound is yet to catch on, but the company, based in Crediton, near Exeter in Devon, has already circulated foreign buyers telling them that the world's oldest item of exchange will do nicely. The current cost of a Marlin Hunter sports car is about £18,300 — or 87 ounces of gold at current rates.

Terry Matthews, who owns Marlin with her husband, Mark, says: "We have had so many worries over currency exchange and now the confusing debate over the future of the pound is causing even more concern for small companies like ours."

"We heard concern from people we met in the United States and decided there must be a way around all of this confusion, which is why we decided to value the cars in gold. Wherever you are in the world, gold has a recognised market price and we will accept gold as well as currency from now on."

Marlin's ten craftsmen make about 30 cars a year with about a dozen sent overseas as far as Australia, Italy, Canada and the US as exports. The 2 plus 2-seater Hunter is based around Ford components with chassis and bodywork a combination of glass fibre, aluminium and steel, which means the Hunter weighs in at just 750 kilograms.

Driver and passenger are protected by sitting deep in the safety cell of the semi-monocoque frame while there are also three-point seat belts. Engine is the 2-litre Ford puts into its Escort RS2000, although Marlin can instal a

modified Rover V8 for extra oomph. The Hunter is to be joined later by a new BMW-powered two-seater, also costing about £18,000 and in the tradition of bespoke British sports cars, as the company sets its sights on expansion.

Terry adds: "Of course, we have no idea whether people will take us up on our idea, but we hope it shows that we are an enterprising company which is prepared to take time and trouble and think up new ways of doing business. With nobody seeming to know what will happen to our currency, we need something relatively stable in our lives. We lived with a gold standard for centuries and that is good enough for us."

Becoming established though is a struggle for tiny carmakers in Britain. Terry and Mark bought Marlin four years ago; even though Marlin was in business for 16 years before that, it was little known and the couple set about building an image which will appeal to those deep-down instincts motorists still have for a traditional English sports car.

"We have had customers cancelling an order for a Lotus Elise to buy a Hunter and a lot of people turn to us instead of buying a Morgan," says Terry. "But it is difficult for a small company to get the word out that we are here."



Terry Matthews: "Gold has a market price everywhere"



Midland Auto Trader Four-Wheel Drive Day: an opportunity to discover your car's capabilities off the road and have fun at the same time

Car 97's mudlark of a reader offer

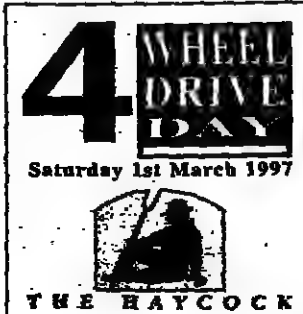
Still a chance to get off the road

THERE is still plenty of time for Car 97 readers to win a day out in the glorious mud of East Anglia, even if you don't own a four-wheel-drive vehicle, writes Alan Capps. The Midland Auto Trader Four-Wheel Drive Day, on March 1, is one of the best-organised and enjoyable events of its kind.

It's open to anyone who owns an off-road vehicle, but we are offering one lucky reader the chance to take part in a brand new Land Rover

provided by Marshalls of Peterborough. The prize also includes accommodation for two and dinners on both Friday and Saturday night at the Haycock Hotel in Wansford, Peterborough, starting point for the specially-prepared route designed to test both driver and vehicle.

The off-road experience includes steep and rough hill climbs, narrow gulleys and deep water pits, but in eight years of use no vehicle has suffered damage. The idea is



to give the 4x4 owner a true picture of his car's capability in a safe, off-road environment under expert supervision and to provide an entertaining and rewarding day out at the same time. Families are welcome. The event will also include a blindfold driving section, a reversing competition, archery, clay pigeon shooting



and other fun events. It is not competitive, but there will be awards for the best efforts. Marshalls will explain the object of each exercise and give advice. There's plenty of water around the course, but the aim is to avoid drowning engines and send drivers away with enough knowledge to get themselves or others out

of trouble should they ever need to use their vehicles in earnest.

To enter our competition simply answer this question: In what year was the first Land Rover unveiled?

Send your entry to Off-Road Drive, Car 97, The Times, 1 Pennington Street, London E1 9XN. Closing date is February 20. The winner will be drawn from all correct entries. Usual competition rules apply.

If you're not lucky enough to win but have your own four-wheel-drive, contact Cranium Communications, 5 St Peter's Street, Stamford, Lincolnshire PE9 2PQ (01780 66966). Send a cheque for £95 to the above address to cover participation for a driver and co-driver. The cost includes dinner for both at the Haycock Hotel on Saturday. Closing date for paid entries is February 25.

OR spread your insurance payments over a year.

Interest free.

Call 0800 333 800

for a motor or home quote.

EAGLE STAR

Phone for a free quote weekdays 8am-6pm, Saturday 9am-2pm. A written credit quotation is available on request. Motor insurance not available in Northern Ireland.

مكذاه من راصل

POLITICIANS: THE ROAD YOU WANT BRITAIN TO GO DOWN

We'll pay, but must stay in the driving seat

Commentary by Alan Copps, Editor of Car 97

Volunteering to pay more tax is not what you expect of the great British electorate. But nearly six in ten would do so if they then could see the money spent on curbing pollution and easing congestion, says an opinion poll conducted for Car 97 as part of our debate on the future of driving.

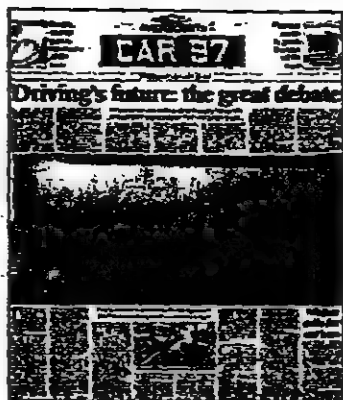
That might sound like a good result for politicians about to launch into a general election campaign, but there is a downside. However much we bemoan our fate as we choke in the latest stand-up, we are very reluctant to give up our overwhelming reliance on the car or consider alternative forms of transport for our regular journeys. Of those who don't own or have use of a car at present — our sample

reflected the population at large rather than just drivers — one in three said the car was their preferred mode of transport, far more than any other form.

Carmakers protest, in the face of an avalanche of new legislation, that there is little further they can go in filtering toxins and pollutants from the exhaust of the internal combustion engine. The harmful emissions of a new Ford Fiesta, for example, are said to be 90 per cent less than the same model a decade ago. Yet pollution remains our greatest concern, putting congestion firmly into second place. Perhaps public perception has simply not caught up with manufacturers' claims or perhaps, public opinion simply doesn't believe

them. The other possibility is that concern about pollution is more politically correct than concern about congestion. "We must stop poisoning children" is more socially acceptable than "We must stop being late for appointments".

Whatever way you look at it, improving public transport is seen as the key to making life on the road bearable again. Those questioned placed it as the top priority for an incoming government as the best way to ease congestion. And even when asked how to cut pollution — despite the commonly shared impression of filthy buses belching black diesel fumes — it



was put in second place behind the politically difficult idea of subsidising cleaner alternative fuels.

Over the past weeks, Sir George Young, Secretary of State for Transport, Andrew Smith, Labour's spokesman, and Don Foster, the Liberal Democrat whose Traffic Reduction Bill will oblige local authorities to grasp this nettle, have all favoured an integrated transport policy. But they have been vague about how to achieve it. The responses from our sample suggest that there are votes to be won by offering more concrete policies.

While the majority of those questioned, quite sensibly, accepted

that concerns such as crime, health, education and the economy must take priority over transport, a surprising 33 per cent said it was more important than Europe, so heavily talked up as the key issue of the forthcoming election.

Alternative lifestyles which would reduce the need for many car journeys are growing in importance. Working from home — encouraged by Nick Reilly, chairman of Vauxhall — was seen as the second best way to tackle road congestion, although shopping by computer held less attraction. Here the poll responses echo the thinking of industry leaders. Gary Lubner, managing director of Autoglass which sponsored the poll, said he thought the impact of such changes

had been underestimated by both politicians and public.

"We could achieve our environmental objectives by switching to 'virtual travel'. For nine in ten of us, the car is the main way we get about: see friends, commute to work, travel to shops. Research suggests that by 2010, instead of making 19 car journeys a week on average, we'll make 12 by car and seven by computer."

There was strong support for getting freight off the roads and for keeping cars out of town centres, but little for building more roads or banning cars completely. Despite the professed willingness to pay more in taxes, the most obvious pay-as-you-drive measure — road tolls — met with little enthusiasm.



Blurred visions: spokesmen for the main political parties favour an integrated transport policy, but have been vague about how to achieve it. Our survey suggests there could be votes to be won by offering more concrete policies

It's more urgent than Europe

Better public transport and cutting pollution are top demands in survey

We first asked where transport policy should come in the priorities of a government. Respondents were given three choices: it was more important, equally important or less important than a range of other policies. Crime, the economy, health, education and employment were all regarded as more important. But a third of those questioned said it was more important than policy on Europe and another 23 per cent ranked it equal in importance. Majorities also rated it at least as important as policies on industry and defence.

Asked which party's transport policies they most supported, 30 per cent said Labour and 25 per cent Conservative, but there was a high proportion of "Don't know" (18 per cent). Ten per cent supported the Liberal Democrats, 7 per cent the Green Party and 6 per cent Friends of the Earth. Three per cent backed the underground protesters in Devon, whose removal from the site of the A30 improvement had been widely publicised just before the poll was taken.

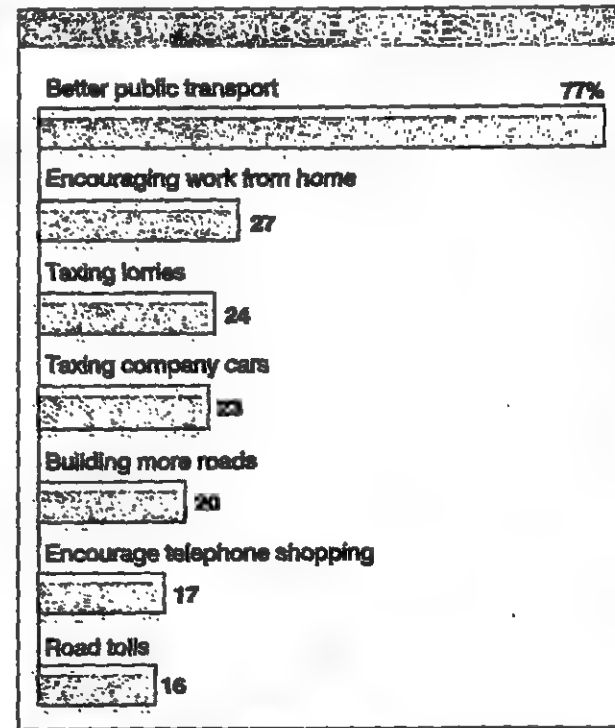
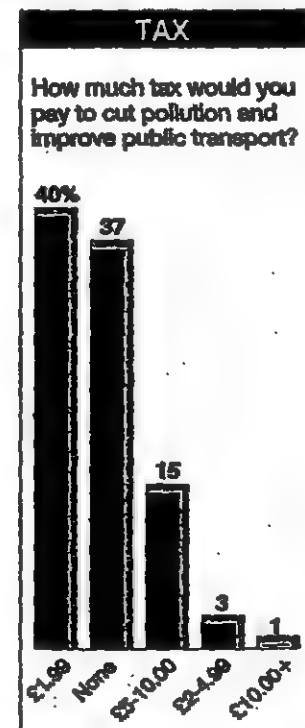
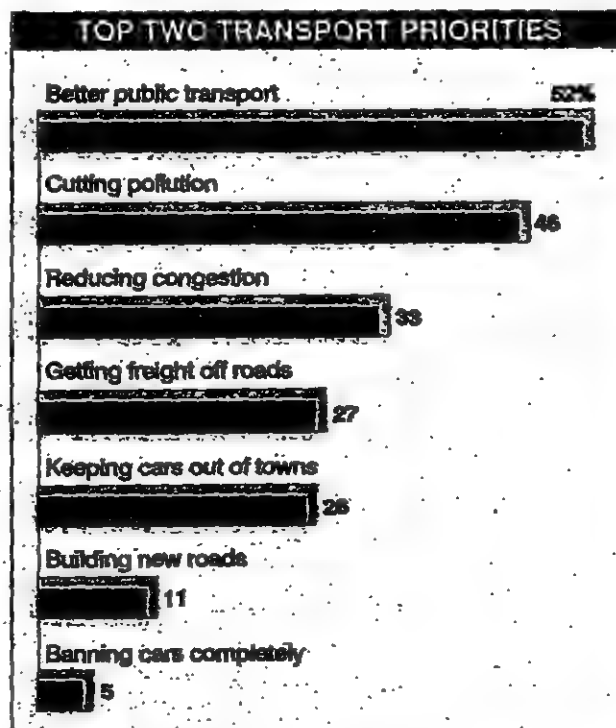
The leader of those protesters was the most recognised character in the next series of questions when we asked people to name the transport spokesperson for various parties. Five per cent correctly named "Swampy", leader of

AUTOGLOSS

the protesters, and 3 per cent (26 of the 1,024 people questioned) correctly named Sir George Young, Secretary of State for Transport. But only one person named each of Andrew Smith (Labour), David Chidgey (Liberal Democrat) and David Taylor (Green party).

We then asked people to suggest the top two priorities for the Government's transport policy, a question which highlighted differences between the sexes and age ranges. Improving public transport was given top priority by 34 per cent, but support for it was much stronger among the young and middle aged (between 39 and 42 per cent) than among the over-55s, who might be thought to be more dependent upon it (an average of 23 per cent). The latter age group were much more in favour of getting freight off the roads. Cutting pollution was chosen as first priority by 22 per cent, far more by women (26 per cent) than men (18 per cent).

Regional variations were also strongly marked in answers to this question. In London, 52 per cent chose improving public transport, while in Wales only 15 per cent said it should be top priority. There was especially strong



CAR...TOONS



support for cutting pollution in Wales (30 per cent) and the South-East and West Midlands (both 25 per cent). In London, reducing congestion was named as top priority by only 8 per cent and keeping cars out of the centre was favoured by only 5 per cent. Yet congestion figured high among the concerns of people in some largely rural areas such as East Anglia (17 per cent) and the South-West (16 per cent). It was highest of all in the North-East (21 per cent). Building more roads was given very low priority; only in Scotland did support for it reach double figures.

When the figures were analysed by driving status some remarkable differences appeared. Support for better public transport was highest among company car drivers, 60 per cent of whom put it in their top two priorities and lowest among those who said they did not have a car to use, 46 per cent.

When asked how the Government should tackle congestion, better public transport was again the most popular answer by a long way (77 per cent). The second choice was to encourage working from home, favoured by 27 per cent overall, but by more men (30 per cent) than women (24 per cent). Support for working

from home was especially strong in the East Midlands, Scotland and the North-East (32 to 36 per cent), but the idea proved unpopular in the rural areas of East Anglia (15 per cent) and the South-West (10 per cent).

There were strong regional variations in all these suggested remedies. Support for taxing lorries varied from 34 per cent in the East Midlands to only 17 per cent in the West Midlands. In fact, the East Midlands seemed particularly keen on taxing people, also giving strongest support to taxing company car drivers (32 per cent) an idea favoured by only 12 per cent in Wales.

Support for introducing road tolls was 16 per cent overall, but went up to 25 per cent in the North-East. It was lowest (at 10 per cent) in the West Midlands, where work has already started on building the North Birmingham relief road, Britain's first privately-financed toll road.

When it came to tackling pollution, the idea of subsidising clean alternative fuels was



Recognise them? Andrew Smith, left, and "Swampy"



Question the RAC's experts

READERS of Car 97 who want to continue our Great Debate on road congestion with the experts can attend the RAC's Centenary Conference, "A Smarter Way Ahead", on Tuesday at the Commonwealth Conference Centre, Kensington, London.

Starting at 9.30am, and chaired by John Humphrys from the BBC's Today programme, speakers include Sir George Young, the Transport Secretary, his Labour Shadow Andrew Smith, Fiona Reynolds, director of the Council for the Protection of Rural England and Sir Robert Horton, chairman of Railtrack. A panel of experts including Ernie Thompson, the chief executive of the Society of Motor Manufacturers and Traders, and Charles Secrett, director of

Friends of the Earth, will be available to take questions.

Edmund King, the RAC's head of campaigns, says: "The audience will include respected academics, industrialists and experts from the world of transport and the environment to help find a way forward for our transport system. Easing congestion on roads and improving public transport to improve personal mobility for us all is one of the greatest challenges we all face for the millennium. Perhaps this conference will come up with some answers and contribute in some way to Car 97's Great Debate."

The first 15 readers to ring the RAC on 0171 389 8915 on Monday will get free tickets to this conference on how Britain's roads can be freed of congestion in the next century.

even more popular than improving public transport, attracting 61 per cent support spread very evenly across all areas. There was also widespread support for more park-and-ride schemes (48 per cent) and stricter penalties for cars that aren't properly serviced (45 per cent).

Asked how much extra tax they would be prepared to pay each week to solve transport problems, 37 per cent said they wouldn't pay any more and 4 per cent didn't know. That left a total of 59 per cent prepared to pay more, 40 per cent choosing up to £1.99 extra, 15 per cent up to £4.99, 3 per cent £5-10 and 1 per cent £10-plus. Willingness to pay was greater among the young and evenly distributed across the country.

However, when given a choice of methods to pay for improvements, the greatest number (45 per cent) suggested that National Lottery money should be used.

Asked which factor, apart from price, was most important in their choice of car, 36 per cent said economy, 15 per cent comfort and 11 per cent named safety and another 2 per cent reliability.

The poll, based on a representative sample of adults, was conducted by telephone by Audience Selection from February 7-9. It was sponsored by Autoglass, Britain's leading windscreen specialists.

CAR 97: YOUR GUIDE TO WHAT'S NEW, AND WHAT'S USED, ON THE FORECOURTS



Mazda's new 323s: averagely brisk, averagely refined, and averagely entertaining, the company seems to believe that mass market equals bland

If you work for Mazda in Britain there's every reason to be optimistic, writes Helen Mould. Sales last year were 49 per cent up on 1995 and customers are among the most loyal.

But, when comparing the new 323 to the Audi A3 and Volkswagen Golf, Chris Owens, marketing director for Mazda Cars UK, is possibly over-optimistic. For the 323 has a long way to go before it can compete with sophisticated German hatchbacks. It's more a rival for models such as the Vauxhall Astra, Renault Megane, Peugeot 306 and Ford Escort.

The 323 is Mazda UK's top-selling model and the new version is spearheading the company's attempt to break out of the niche markets it has won through models such as the rotary engine RX-7 and

Easily forgotten

adorable little MX-5 sports cars. It wants to double its 1 per cent share of the British market. Last year it sold 9,488 323s, although the five-door was the only version available. Now there are three: the three-door hatchback with 1.3 or 1.5-litre engines is brand new. The 1.5-litre four-door saloon is a restyled version of the old model. And the five-door hatchback, expected to remain the most popular version, has received a handful of changes (such as a high-level brake light) and is offered with 1.5, 1.8 or 2-litre V6 engines. There are four trim levels and the 1.8 has the option of an automatic gearbox.

ROAD TEST

Mazda 323
Engines: Four-cylinder 1324cc gives 75bhp; V6 1995cc 147bhp.
Performance (1324cc): 102mph, 0-62mph in 13.3 sec; (V6) 130mph, 9.4 sec.
Economy (1324cc): Urban 29.7mpg; extra urban 45.6mpg; combined 38.2mpg. (V6) 21.2mpg; 37.2mpg; 29.1mpg.
Price: £11,360-£17,860.

Take a look inside the new 323 and Mazda's problem is immediately evident. The company appears to believe that mass market equals ordinary, even bland. Sitting behind the wheel of any version is a staggeringly forgettable experience.

Mazda came up with the cute two-seater that started the roadster revolution and spent millions of yen developing a car door that makes the right noise when it's slammed; surely it's able to produce a hatchback with a few features to stand out from the crowd?

The exception to the "boring is best" theme of the new 323s is the five-door hatchback, a

coupe-ish design dating from the late Eighties when Mazda was feeling braver.

All versions boast high specification — that old chestnut from Japanese manufacturers, "no personality or style, but loads of equipment". Driver airbag, engine immobiliser, power steering, central locking and electric windows are standard across the range; as is a three-year warranty and Mazda European Assistance.

The new 323s drive the way they're styled — uninspiring. They're averagely brisk, averagely refined, and averagely entertaining. In short, they're from the 20th century, which has enough power in its engine and poise in its chassis (both unchanged from the "old" model) to stimulate keen drivers. Marketing will rely heavily on it to inject excitement in the rest of the range.

SPARE PARTS

■ CHEVROLET's Corvette is coming to Britain this year. Produce a 173mph top speed from a 5.7-litre V8, the Mk5 Corvette will cost around £35,000 from General Motors dealers Bauer and Millett in Manchester (0161-831 7447).

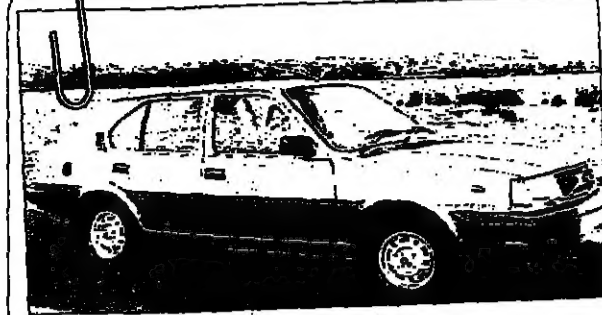
■ TOYOTA has gone all "energetic" on us, according to its latest news. The car company, now big in Britain, is sponsoring a rock tour of a dozen countries by Phil Collins, the small but perfectly formed ex-Genesis singer.

■ TOURING is the theme of a campaign to prevent theft of 5,000 caravans worth £12 million annually. Advice comes from the RAC Camping and Caravan Club and the British Tourist Authority, which also offers help on maintenance, and lists nearly 3,000 sites with addresses and quality ratings. The guide is available, price £7.99, from bookshops.



■ ENGINE hits which took Michael Schumacher to grand prix victories go on sale at auction on March 1 at the Brooklands Museum, Weybridge, Surrey. Raising money for the Motor and Allied Trades Benevolent Fund, the sale includes 10 pistons from Schumacher's 1996 Ferrari F1 car, the front wing from Martin Brundle's Jordan, Mika Hakkinen's McLaren race overalls and UK Touring Car champion Will Hoy's helmet.

USED CAR BRIEF



VOLVO 300
Safety sells cars, at least that is what Volvo has believed for years. When the Volvo 300 Series was launched in 1976, it was thought supremely dull despite having side impact beams and crush zones years before other cars. The first 343 used a Renault 1.4-litre engine and three-speed Variomatic continuous variable transmission likened to rubber-band power. The range includes three and five-door hatchbacks, saloon, 1.4, 1.7 and 2-litre petrol engines and four and five speed manual gearboxes.

- GOOD NEWS**
The 300 is quite essential. It's a Volvo, hugely safe for its time, well built, still even. Virtuous rather than virile, the 300 goes on and on, and keeps its value remarkably well probably because lots of drivers like safety.
- LOOK FOR**
Cars from 1985 which use the 1.7-litre Renault engine, offering much better performance, while the 2-litre cars, especially the last-injected versions, are good for towing. If thirty. Power steering came as standard on GLT and GLE specification models from late 1987.
- SAFETY**
As you would expect, the 300 does well in Department of Transport safety ratings, even when compared to more modern cars. It rates above average, on a par with the VW Golf and Honda Civic, and ahead of the Toyota Corolla, Renault 19, and Fiat Tempra.
- REPLACEMENT PARTS**
(Price include VAT): front damper £165; rear damper £100; front brakepads £60; alternator £125; starter motor £100.
- OVERALL**
A sensible car, the 300 represents good value for money second-hand. Previous owners keen to maintain Volvo's Lifetime Warranty will have had to have the car properly serviced at a Volvo dealer. Let down by an uninspiring ride, it is nevertheless comfortable, but the saloon in particular is less than eye-catching.
- BAD NEWS**
The 300 is a bit of a many an anti-Volvo joke. Early cars are now old and rusted and can be prone to rust, especially around the wings, tailgate and door pillars. Beware too problems with the head gasket (overheating), worn engine mountings and failing water pump.
- AVOID**
Variomatics, which take a lot of getting used to and can be expensive to keep going as the system's drive belts are known to wear and even snap. The 343 and 345 automatic in petrol and 300 GLE 300s without power steering can be a handful to town driving and parking.
- INSURANCE**
Cover from AA Insurance (0202) 1-4-1988 340 costs a 55-year-old professional, male or female, living in Winchester in a 1988 340 GLT 1.7-litre five-door, £2,300 for a 1988 340 GLT 2-litre four door, and £2,650 for a 1988 340 GLE 2-litre five-door.
- PRICES**
Expect to pay £1,200 for a 1988 340 F-reg 1.4-litre three-door hatch, £1,700 for a 1988 G-reg 340 1.4-litre three-door hatch automatic, £1,500 for a 1988 340 GLE 1.7-litre five-door, £2,300 for a 1988 340 GLT 2-litre four door, and £2,650 for a 1988 340 GLE 2-litre five-door.

■ A TRENDY supermini that matches bags of room inside with small outside dimensions, the Fiat Punto, launched in 1994, is stylish, quiet and handles well, reports CAP Black Book.

There is an excellent boot for shopping, plus good interior room, and the controls are well laid out. Look for cars featuring the optional six-speed gearbox. Best buy is the 94 M-reg 55 SX five-door for around £5,000.

There are problems though, of poor seats, heavy steering at low speed and a disappointing choppy ride in town, while build quality is not quite up to the Micra/Corva standard.

The Punto comes with a warning: Do not on any account lose your master ignition key as it will cost hundreds of pounds to replace.

The other worry, about build quality, is one of safety, highlighted in the recently

FORECOURT

published Transport Research Laboratory tests as part of the European New Car Assessment Programme.

The Punto offered average protection in the crash tests, scoring above similar sized cars such as the Rover 100 (formerly the Metro), but it did not do as well as the Ford Fiesta and the VW Polo.

In a head-on crash, the

driver's head was moderately well protected, though the results found a serious risk of foot and ankle injuries. In a side impact, the Punto protected the abdomen area well but not the chest area as effectively.

■ The Seat Ibiza (1994-97) matches the build quality of its German VW parent with attractive looks, good interior space and value for money.

The ride is fairly harsh, and cars with smaller engines do

not have the split rear seats that are so useful for carrying odd-shaped loads.

Few would argue that this is Seat's best car to date, a huge improvement over the old Ibiza, and the diesel is a good one, though power steering would be welcome. Best buy is the 1.4 CLS 1995 N-reg five-door for around £6,000. Avoid cars with above-average mileage. Gits which have led a hard life, and check for cam wear on the 1.6-litre models.



Lots to bid for at Brooklands

REGISTRATION NOS. CNDA MEMBERS

REGISTRATION TRANSFERS
OFFICE ADDRESS:
139 HIGH STREET SOUTH
DUNSTABLE, BEDS LU6 3SS
FAX: (01582) 607713

TELEPHONE: 01582 477333
EST 1982

BUYERS: OVER 1 MILLION REGISTRATIONS AVAILABLE ON OUR DATABASE RANGING FROM £15,000-£100,000. TELEPHONE NOW! SELLERS: FREE QUOTATIONS & MATCHING SERVICE. TELEPHONE NOW!

TELEPHONE NOW FOR OUR FREE SALES BROCHURE

MILLIONS OF NUMBERS ON OUR WEBSITE
HTTP://WWW.REGTRANSFERS.CO.UK

DIAL-A-FAX
TO RECEIVE A MORE COMPREHENSIVE LIST OF OUR REGISTRATIONS DIAL FROM YOUR FAX AND PRESS START OR SEND RECEIVE 0336 411479

PLEASE TELEPHONE FOR THE BEST PRICE FOR ANY REGISTRATION IN THIS ADVERT

001	002	003	004	005	006	007	008	009	010	011	012	013	014	015	016	017	018	019	020	021	022	023	024	025	026	027	028	029	030	031	032	033	034	035	036	037	038	039	040	041	042	043	044	045	046	047	048	049	050	051	052	053	054	055	056	057	058	059	060	061	062	063	064	065	066	067	068	069	070	071	072	073	074	075	076	077	078	079	080	081	082	083	084	085	086	087	088	089	090	091	092	093	094	095	096	097	098	099	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	------

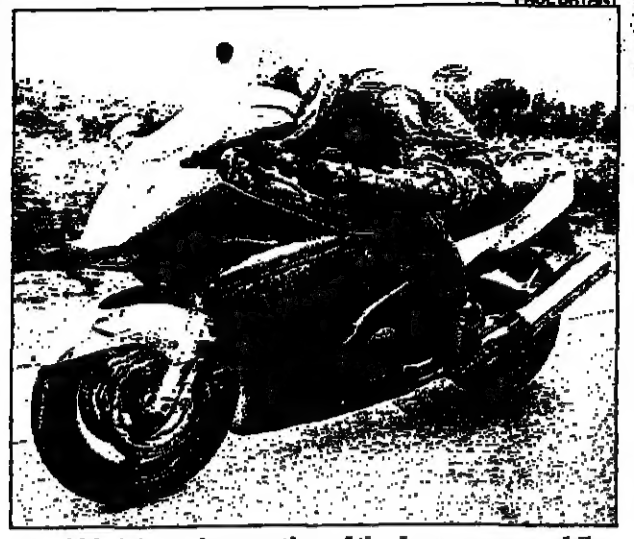
CREDIT CARDS ACCEPTED
FINANCE ARRANGED
THOUSANDS MORE AVAILABLE

1975
YEARS
1997

McMee & Co Ltd
TEL:

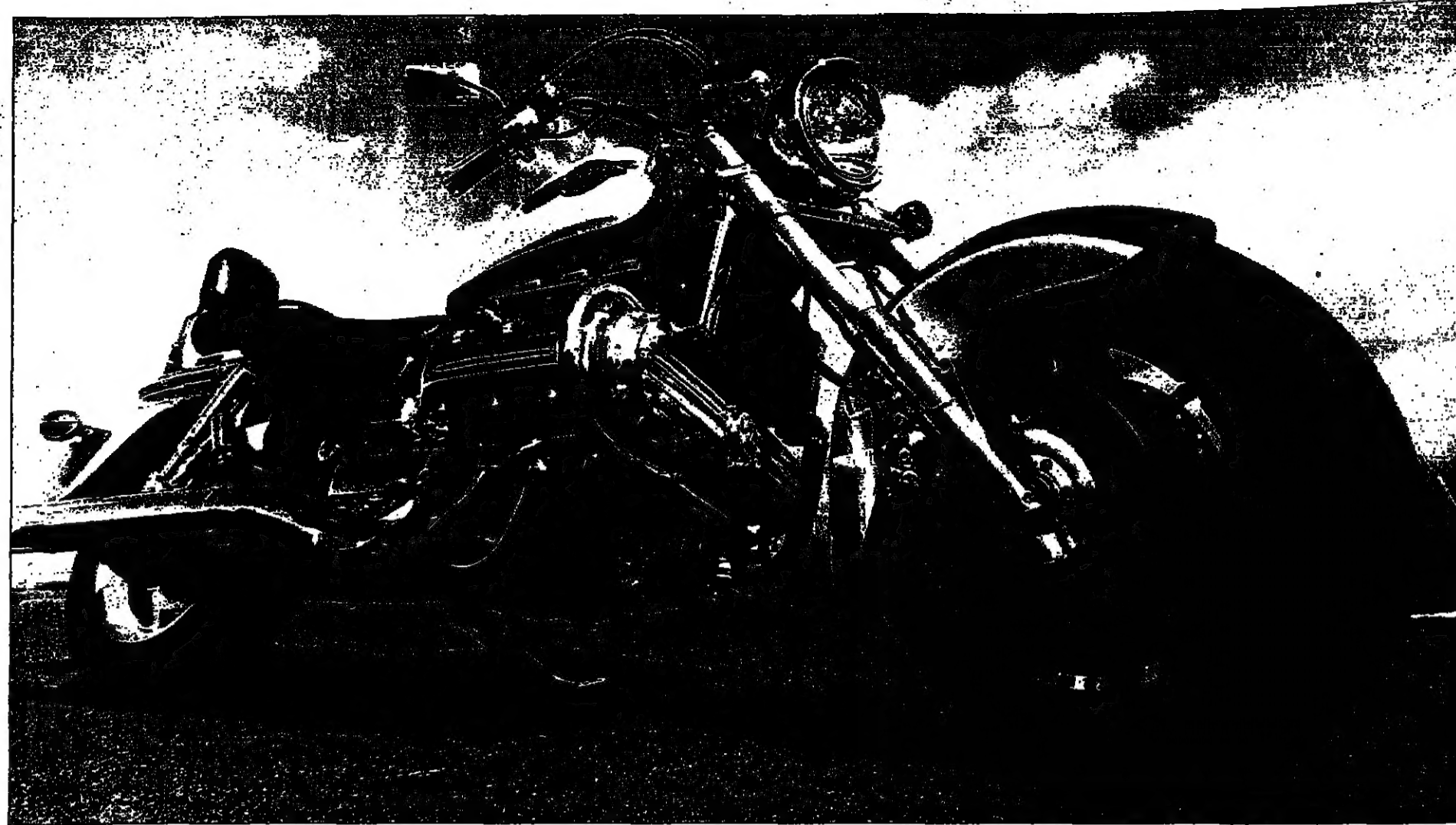
Smooth Blackbird and wild Valkyrie

Roland Brown finds preconceptions of Honda's new flagship bikes off target



Blackbird: latest incarnation of the Japanese superbike

It is difficult to imagine a more diverse pair of motorcycles than Honda's new flagships. The CBR1000X Super Blackbird is the latest incarnation of the traditional Japanese superbike, complete with four-cylinder engine, aerodynamic bodywork and fearsome performance. In contrast, the F6C is a huge, six-cylinder cruiser with lots of chrome, and armchair riding position. Anyone contemplating buying a big Honda should have no difficulty deciding which to choose, one might imagine. Serious motorcyclists would surely look no further than the rapid and refined CBR, leaving the overweight F6C, built mainly for the American market, to those more interested in a high profile than high performance. But riding them shows such preconceptions to be wide of the mark. There is no doubt that speed addicts will be irresistibly drawn to CBR1000X. The Super Blackbird is powered by an 1137cc, 16-valve in-line four engine that produces no less than 162bhp. Combined with wind-cheating fairing, this gives the Blackbird a top speed



What the Americans call the Valkyrie is Honda's attempt to build the world's first high-performance cruiser, offering a huge six-cylinder with lots of chrome and armchair riding position

of over 175mph, edging it ahead of Kawasaki's ZZ-R1000 to the title of world's fastest production bike. The Blackbird is a very smooth and refined machine, and in many respects works well as a sporty yet practical superbike. Like any Honda it is docile and manageable at low revs. Above 5,000rpm the engine's wild side takes over, hurling the bike forward with breathtaking acceleration. By superbike standards the CBR1000X is quite heavy, at 223kg, but its rigid aluminium frame and excellent suspension combine to give light steering, stable handling and a comfortable ride. I was not particularly impressed by Honda's Dual-CBS braking system, which applies balanced force to front and rear discs when either the hand lever or foot pedal is activated. Although powerful, the system gives a rather vague feel at the hand lever. The mirrors are clear and the seat is broad and well-padded. But although the handlebars pull the rider forward to give a fairly upright and roomy riding position, being tall, I found that the low screen

generated annoying wind turbulence. Along with the curiously anonymous styling — hardly enlivened by colour options of grey, black or dark red — the result was a bike less exciting to ride than its spine-tling specification had led me to expect. Precisely the opposite was true of the considerably less streamlined F6C, whose vast size, excessive weight and gaudy styling suggested a two-wheeled burger bar rather than a serious motorcycle. The F6C is built in America (where it is known, rather more imaginatively, as the Valkyrie) and is Honda's attempt to build the world's first high-performance cruiser. Its engine is based on the 1520cc, flat-six unit from Honda's legendary Gold Wing giant tourer. Although tuned slightly to produce a maximum of 100bhp, the shaft-drive motor remains hugely flexible. The F6C accelerates smoothly and strongly from very low revs and purrs along effortlessly at 70mph with less than 3,000rpm showing on its white-faced tachometer. Such flexibility makes the Honda, with its raised handle-

bars, exposed riding position and forward-set footrests, a very pleasant bike for gentle cruising. You barely need to use the five-speed gearbox in normal use; just flick into top, sit back and enjoy the ride. But the big bike will go faster if you ask it, stretching your arms as it heads towards a top speed of over 120mph. Despite the F6C's low seat, you're aware of every one of its 310kg at a standstill. But the Honda feels much lighter on the move, and its suspension is good enough to allow spirited cornering. Unlike many cruisers, the F6C also has excellent brakes and tyres. Riders seeking performance or with long distances to cover would still be better off on the Super Blackbird which, at £9,495, is priced competitively against its main Japanese rivals. But despite its awesome 175mph top speed, the CBR1000X feels bland alongside the F6C. At £11,950, the big cruiser is expensive, but its unique character, mighty engine and improbable agility make for a much more entertaining ride.

BLACKBIRD

Engine: Four-cylinder, 16-valve, 1137cc produces 162bhp at 10,000rpm.

Transmission: Six-speed gearbox. Chain final drive.

Performance: Max speed 178mph, 0-60mph in 2.6 seconds.

Price: £9,495.

Insurance group: 16 (with Norwich Union).

VALKYRIE

Engine: Six-cylinder, 1520cc produces 100bhp at 6000rpm.

Transmission: Five-speed gearbox. Shaft final drive.

Performance: Maximum speed 128mph, 0-60mph in 3.4 seconds.

Price: £11,950.

Insurance group: 14 (with Norwich Union).



PETER HAMMOND MC LTD Watermore Rd. CROOKSTON MAIN HONDA DEALERS FOR GLoucestershire From the BLACKBIRD, FIREBLADE to the latest in Motocross, we supply from all EXPERIENCED, FRIENDLY SERVICE Tel: 01293 63346/633336	WOODS OF WEDNESFIELD LTD. HONDA AGENTS NEW & USED MOTOR CYCLE SALES MOT'S SERVICE & CLOTHING Hatchers Park Road, Lymm Salford Part Exchange/Training Arranged 21 ROOKERY ST, WEDNESFIELD, WOLVERHAMPTON. (01902) 731390	HAMBERS ... to see the complete range of HONDA motorcycles in KENT... Telephone (01634) 845812/848328	JOHN HARRIS MOTORCYCLES EST. SINCE 1975 HONDA SOLUS DEALER Sales, Service, MOT's, Accessories & Clothing. Crowborough (01892) 652380/655303 Whitshill Road, Crowborough, E. Sussex TN6 1JU	HONDA John Jenkins Motorcycles 72 Worcester Road Malvern For Honda in Worcestershire Tel: 01684 572287 Fax: 01684 566977	LIVERPOOL HONDA LTD LIVERPOOL'S ONLY HONDA DEALER VAUXHALL ROAD LIVERPOOL, L3 6ET Tel: 0151 236 6242 Fax: 0151 236 4416	Doble MOTORCYCLES "Honda's Whittington" Blackbird Firestorm Fireblade F6C In stock. Call 0181 668 8851/8856	THERE'S NO INTEREST AT Dragon Craft TEL: 01455 250200	North London Motorcycles Limited 3 Greenhill Parade, Station Road, Barnet EN5 1ES Tel: 0181 441 4191 Fax: 0181 441 4189 NEW & USED SALES										
HONDA NORTH WALES EST. 30 YEARS COLWYN BAY MOTORCYCLES A CRUCIAL ROAD, COLWYN BAY, Tel: 01492 535959 Fax: 01492 535959	MOTORCYCLE CENTRE ESTABLISHED SINCE 1969 2-4 CARRINGTON RD STOCKPORT CHESHIRE SK1 2QE Tel: 0161 480 3346 Fax: 0161 474 1292	HONDA YOUR LOCAL FRIENDLY DEALER IN SOUTH WALES MOUNT MOTORCYCLES (PT) LTD PORT TALBOT & SWANSEA 01639 883936 01792 643708 FAX: 01639 883996	ARMSTRONG MC's Wm. Armstrong (M) Ltd 37/39 Mill Lane Road Middleborough TS6 6AB Tel: 01462 818067 Fax: 01462 827431 Established 1895 E-mail address: Armstrong.Motocycles @compuserve.com HONDA MAIN DEALER	SCOTLAND FOR HONDA IN DUNDEE ANDREW HART MOTORCYCLES THE TWO WHEELER SPECIALISTS 23-25 MILNBANK ROAD DUNDEE 01382 667281.	Claremont Motorcycles HONDA IN GLOUCESTER FOR NEW AND USED MACHINES. Claremont Road Gloucester GL1 3NY Tel: 01452 525943 Fax: 01452 306475	THE ONE STOP SHOP FOR HONDA SALES SERVICE AND ACCESSORIES. WE HAVE AND CAN DELIVER HONDA FOR QUALITY, RELIABILITY AND VALUE. LARGE STOCK OF NEW AND USED MACHINES. NEW CLOTHING AND ACCESSORIES DEPARTMENT. OPENING HOURS: 10am-6pm 392-394 Blackhorse Rd. Aldershot, Hants. GU11 1LH Tel: 01264 231222	MOTORCYCLES LTD HONDA Q B MOTORCYCLES LTD MOST NEW MODELS AVAILABLE FROM STOCK ORDERS BEING TAKEN ON VTX1000 TEL: 01854 47146 89-91 HIGH ST QUARRY BANK STALM NR MERRY HILL CENTRE	No 1 IN ESSEX HONDA MOTORCYCLES SALES, SPARES, CLOTHING, SERVICE. 46-52 London Road, Romford, Essex 01708 726048 290-292 Heathway, Dagenham, Essex 0181 592 1088										
KEN'S Motor Cycles Ltd Huge range of Spares/Accessories and Clothing Main North East Honda Dealer 240/250 Westgate Road Newcastle Upon Tyne NE4 6AU Tel: 0191 232 1793	JACK MACHIN MOTORCYCLES WE HAVE MOVED !!! 128 CARHOLME ROAD LINCOLN LN1 1RU T: 01522 512887 F: 01522 535186	WAYNE BOWEN MOTORCYCLES TREORCHY, MID GLAM FOR TEL: 01443 770880 FAX: 01443 777488 IN STOCK NOW CBR 600F, CBR 900F, VFR 750F SLR 650, XR 400, CBR 1100CC	ABINGDON MOTORCYCLES THE UK's No. 1 100% SOLUS TWO DEALER OF THE YEAR FIREBLADE ALL COLOURS FROM STOCK THE BEST RANGE OF SPORTS BIKES DEMO AVAILABLE NOW RC45 GRAND OF HONDA TECHNOLOGY AT ITS BEST 1997 STOCK JUST ARRIVED VERY LIMITED GOLDWING ULTIMATE TOURER CRUISE CONTROL REVERSE GEAR STEERING ETC IN STOCK FAMOUS MAZDA BLACKBIRD THE FASTEST PRODUCTION BIKE IN THE WORLD. 280 HP. ALL COLOURS IN STOCK NOW Newest Machines! Latest Packages! Old Fashioned Service! By your New Honda from the Team that Cares. The Best Selection of Quality Used Superbikes in the County. Phone now for details on 01235 550055. Fax: 01235 553344 Marcham Road, Abingdon, Oxon.				SUSSEX Honda Specialists Redhill Motors BRIGHTON Tel: 01273 601391	PLYMOUTH 7-79 Longway Road PLYMOUTH PL2 7LH Tel: 01752 520031 1st 01752 520032 Fax: 01752 520033 1st 01752 520034 GT PLYM 07000 GT TORO 07000	FOWLERS HIRE CHOICE HONDA EST 1100 EVER 750 NTV 550 CBR 600 YAMAHA XJ 600 XJ6 650 XJ6 900 XJ1200 XJ1300 XJ1400 XJ1500 XJ1600 XJ1700 XJ1800 XJ1900 XJ2000 XJ2100 XJ2200 XJ2300 XJ2400 XJ2500 XJ2600 XJ2700 XJ2800 XJ2900 XJ3000 XJ3100 XJ3200 XJ3300 XJ3400 XJ3500 XJ3600 XJ3700 XJ3800 XJ3900 XJ4000 XJ4100 XJ4200 XJ4300 XJ4400 XJ4500 XJ4600 XJ4700 XJ4800 XJ4900 XJ5000 XJ5100 XJ5200 XJ5300 XJ5400 XJ5500 XJ5600 XJ5700 XJ5800 XJ5900 XJ6000 XJ6100 XJ6200 XJ6300 XJ6400 XJ6500 XJ6600 XJ6700 XJ6800 XJ6900 XJ7000 XJ7100 XJ7200 XJ7300 XJ7400 XJ7500 XJ7600 XJ7700 XJ7800 XJ7900 XJ8000 XJ8100 XJ8200 XJ8300 XJ8400 XJ8500 XJ8600 XJ8700 XJ8800 XJ8900 XJ9000 XJ9100 XJ9200 XJ9300 XJ9400 XJ9500 XJ9600 XJ9700 XJ9800 XJ9900 XJ10000	Resty's 0800 592653 PHONE FOR THE BEST PRICES IN THE U.K.	HADLERS GARAGE (PM) LTD 198-200 BADGOW ROAD CHELSEA ESSEX YOUR MAIN HONDA AGENT FOR MID ESSEX AREA ALL MODELS STOCKED 01245 354844	COUPLAND MOTORCYCLES MAIN ROAD FRITHVILLE BOSTON Lincs 01205 750266 BEST DEALS ON NEW HONDA & QUALITY USED MOTORCYCLES	TWIGGERS MOTORCYCLES NEW MACHINES IN STOCK USED MACHINES BOUGHT & SOLD SPARES & REPAIRS SERVICING & MOT CLOTHING - AUTO/SHOE ETC 20 NOTTINGHAM ROAD LOUGHBOROUGH LE11 1BU Tel: 01509 262887	FOR HONDA IN SCOTLAND HONDA ITS GOT TO BE NORTH HARBOUR MOTORCYCLES 14-18 NORTH HARBOUR STREET, AYR. 01292 281933.	Skellerns Motorcycles Lots of Bikes, Lots of Demonstrators! Phone to reserve your new Honda now! Freephone 0500 161750 52 Sidbury, Worcester, WR1 2JA.	SLOCOMBE'S MOTORCYCLES 46-52 DUDEN HILL LANE LONDON NW10 1DG PHONE 0181 890 1000 HONDA SALES PARTS SERVICE	PAUL SMART LIMITED KENT'S NO 1 HONDA DEALER 62 MAIDSTONE ROAD PADDOCK WOOD KENT TN12 6AF Tel: 01892 835363 Fax: 01892 836477	BMW 650 SUZUKI GSX 600 HONDA SALES, SERVICE AND ALL COVER PICK UP PARTS LONDON & GLoucestershire Blackburn, Derbyshire & Essex HIREMEN 24 HRS Tel: 01770 8770466 01222 390100

BMW has produced a stylish new generation of its acclaimed 5 Series saloon range, says Vaughan Freeman



Touring with BMW: The firm is modest to the point of apologetic about load-carrying powers, preferring to stress performance, handling, road-holding and, vitally, image and prestige.

Touring the wide open spaces

A tailor-made suit with large, elegant pockets is how BMW describes its all-new 5 Series touring, but few suits have pockets large enough to take a tux. Indeed, BMW says that for all the touring's shopping, wine and furniture-carrying and trailer hauling capacity, its load-lugging ability is not even the decisive factor behind its customers buying the touring rather than the sedan. Nor will its customers be parting with substantial amounts of money (from £27,000 to £44,420) just because the touring is trendy. It is, concedes the company, new, stylish and cleverly designed—but not trendy.

ist, says BMW. The BMW touring is a BMW saloon, offering an even wider range of practical benefits and values. Within our touring concept as a whole, the transport capacity for the car is a significant, but not the only decisive factor. What counts most is design, dynamic performance, motorizing comfort and value."

The Bavarian car firm is modest to the point of apologetic about the touring's load-carrying powers, preferring instead to play the BMW's longest and strongest suit of sporting performance, superb handling and road-holding, as well as, vitally, the marque's image and prestige.

The previous 5 Series saloon sold 115,000 units in 1992 and 1996, with the larger car accounting for a quarter of all the 5 Series cars sold. The new car is identical to the saloon all the way back to the central B pillar, where it melts stylishly into the non-state rear that is only about 1in longer than the saloon that spawned it.

Should the touring buyer actually

BMW 525 TOURING

Engine: 2.5-litre, six-cylinder electronic diesel injection with turbo charger and intercooler.

Transmission: Five-speed manual (auto £1,170 option).

Performance: 143bhp at 4600rpm. 0-60mph in 10.4 seconds. Top speed 130mph.

Economy: (combined Euro figure) 35.8mpg.

Equipment: Central locking, immobiliser and transponder in key, dual airbags plus side impact airbags for front seat occupants, power steering, and lock braking and traction control, all standard.

Price: £27,755 (SE touring £29,155).

want to use the car as an estate, the load area can take objects up to 6ft long. An ingenious loading surface which pulls out 2.4ins beyond the rear bumper allows heavy objects weighing up to 170lbs to be loaded on to it. The movable floor then slides back into the car without any risk of slipped disc or pulled muscle. Crucially, thanks to a quiet air suspension, the load area is now completely flat. The car comes with self-levelling automatic pneumatic suspension as standard, so that it always rides level.

On the move, the 25-litre turbo-diesel is supremely flexible. The five-speed manual gearbox seems an oversized luxury since the temptation is to get by with just third and fifth gears, so versatile is the engine. It's also a lot quieter than the very quiet BMW petrol cars. This is sophisticated diesel engine that puts the lie to all the long-held prejudices about noisy, rough diesels.

truly lenient credence to BMW's claim that they produce sporting cars for the driving enthusiast. The handling is wonderful, sure and confidence-boosting. Over long, winding German roads the car swoop on without *decur*, and on dry, empty autobahns, speeds of well over 120mph can be maintained without raising the headrest.

The 525i and 528i SE (which sells from £32,496 on the road) go on sale on April 17, and BMW is clearly confident that would-be owners will be happy to pay a price premium of at least £1,500 for the touring over the saloon. Further developments of the touring range will arrive in May, with the launch of the 520i and 523i, and in August the £44,420 range-topping 528i will go on sale.

The 5 Series saloon has already been acclaimed as one of the best-ever cars of its kind; the touring is a worthy addition to the range. Stylish, brilliantly engineered — and a worry

**Name that tune
and your car's
CD will play it**

Honda's new Civic lets you voice your choice, reports **Stuart Birch**

Just say the word and the sound of Bach, Brahms or the Beatles will fill the interior of the Honda Civic 5-door.

Honda UK is claiming a world first by putting a voice-activated CD autochanger on its new car options list. Call up Oasis, and in precisely 8.9 seconds they will be pulsing through the speakers.

The system, which adds about £250 to a standard auto-changer, is not a gimmick, says Pioneer, who have designed and produced it. "It's the first of its kind in the world," says Gareth Gibbard, the company's UK automotive sales manager. "We believe it represents a substantial contribution to reducing driver workload, and so will help to make driving safer."

A small microphone like that used for a hands-free telephone is placed on the sun visor or door pillar and the driver sim-

mply states the composer, orchestra or singer of choice. For good measure, Honda is also offering the latest 50 CD autochanger with the improved Civic range, although the voice activation system will also operate with six or 12-disc systems.

But all this is just a beginning. Pioneer is already working on follow-up versions that will allow individual track selection, and later this year it is likely that voice activations will also operate new-generation radios. "It will be possible to request station changes, volume variation and even added bass or treble," says Gibbard.

facturers may also offer Pioneer's CD voice activation system on new models. It will soon be available as an aftermarket fit in Europe. The system is simple to use: the driver programs it by speaking into the microphone, giving names to the CDs that have been loaded. The system will then accept the command: if it does not, a shorter title

If a driver develops a cold and the system has difficulty understanding, there is a manual selection facility and the operation is multi-lingual, able to cope with English,

French, German and Japanese. "Voice activation for CDs has been available as an after-market item in Japan since the end of last year, but we believe Honda's decision to put it on the new car options list for the Civic is unique," Gibbard adds.

As for the new Civic, announced today, it has been given a lot of changes. Honda UK director Ken Keir says he believes buyers need more choice. The 1.5i model gets added power and is a delight to drive; there is a luxurious 1.6 ES with air-conditioning and leather upholstery and a new range-topper, the near-140mph 1.8 VTEC.

The taut and agile VTi is very quick, with an engine rev limit of 8,000. But is a shade noisy when cruising quickly and I would have liked a sixth gear. Of course, fitted with the Pioneer system, I could just say "Madonna" and she would be there in 8.9 seconds, eclipsing all mechanical noise.

MERCEDES

\$320
B&N, hot hand drive, Silver Metallic, fully loaded
\$34,900
No offers
04681 55888.

MERCEDES WANTED

WANTED: Mercedes, all models, very reliable, 1600cc, 1700cc, 1900cc, 2300cc, 2600cc, 3000cc, 3500cc, 4200cc, 5000cc, 6000cc, 7000cc, 8000cc, 9000cc, 10000cc, 11000cc, 12000cc, 13000cc, 14000cc, 15000cc, 16000cc, 17000cc, 18000cc, 19000cc, 20000cc, 21000cc, 22000cc, 23000cc, 24000cc, 25000cc, 26000cc, 27000cc, 28000cc, 29000cc, 30000cc, 31000cc, 32000cc, 33000cc, 34000cc, 35000cc, 36000cc, 37000cc, 38000cc, 39000cc, 40000cc, 41000cc, 42000cc, 43000cc, 44000cc, 45000cc, 46000cc, 47000cc, 48000cc, 49000cc, 50000cc, 51000cc, 52000cc, 53000cc, 54000cc, 55000cc, 56000cc, 57000cc, 58000cc, 59000cc, 60000cc, 61000cc, 62000cc, 63000cc, 64000cc, 65000cc, 66000cc, 67000cc, 68000cc, 69000cc, 70000cc, 71000cc, 72000cc, 73000cc, 74000cc, 75000cc, 76000cc, 77000cc, 78000cc, 79000cc, 80000cc, 81000cc, 82000cc, 83000cc, 84000cc, 85000cc, 86000cc, 87000cc, 88000cc, 89000cc, 90000cc, 91000cc, 92000cc, 93000cc, 94000cc, 95000cc, 96000cc, 97000cc, 98000cc, 99000cc, 100000cc, 101000cc, 102000cc, 103000cc, 104000cc, 105000cc, 106000cc, 107000cc, 108000cc, 109000cc, 110000cc, 111000cc, 112000cc, 113000cc, 114000cc, 115000cc, 116000cc, 117000cc, 118000cc, 119000cc, 120000cc, 121000cc, 122000cc, 123000cc, 124000cc, 125000cc, 126000cc, 127000cc, 128000cc, 129000cc, 130000cc, 131000cc, 132000cc, 133000cc, 134000cc, 135000cc, 136000cc, 137000cc, 138000cc, 139000cc, 140000cc, 141000cc, 142000cc, 143000cc, 144000cc, 145000cc, 146000cc, 147000cc, 148000cc, 149000cc, 150000cc, 151000cc, 152000cc, 153000cc, 154000cc, 155000cc, 156000cc, 157000cc, 158000cc, 159000cc, 160000cc, 161000cc, 162000cc, 163000cc, 164000cc, 165000cc, 166000cc, 167000cc, 168000cc, 169000cc, 170000cc, 171000cc, 172000cc, 173000cc, 174000cc, 175000cc, 176000cc, 177000cc, 178000cc, 179000cc, 180000cc, 181000cc, 182000cc, 183000cc, 184000cc, 185000cc, 186000cc, 187000cc, 188000cc, 189000cc, 190000cc, 191000cc, 192000cc, 193000cc, 194000cc, 195000cc, 196000cc, 197000cc, 198000cc, 199000cc, 200000cc, 201000cc, 202000cc, 203000cc, 204000cc, 205000cc, 206000cc, 207000cc, 208000cc, 209000cc, 210000cc, 211000cc, 212000cc, 213000cc, 214000cc, 215000cc, 216000cc, 217000cc, 218000cc, 219000cc, 220000cc, 221000cc, 222000cc, 223000cc, 224000cc, 225000cc, 226000cc, 227000cc, 228000cc, 229000cc, 230000cc, 231000cc, 232000cc, 233000cc, 234000cc, 235000cc, 236000cc, 237000cc, 238000cc, 239000cc, 240000cc, 241000cc, 242000cc, 243000cc, 244000cc, 245000cc, 246000cc, 247000cc, 248000cc, 249000cc, 250000cc, 251000cc, 252000cc, 253000cc, 254000cc, 255000cc, 256000cc, 257000cc, 258000cc, 259000cc, 260000cc, 261000cc, 262000cc, 263000cc, 264000cc, 265000cc, 266000cc, 267000cc, 268000cc, 269000cc, 270000cc, 271000cc, 272000cc, 273000cc, 274000cc, 275000cc, 276000cc, 277000cc, 278000cc, 279000cc, 280000cc, 281000cc, 282000cc, 283000cc, 284000cc, 285000cc, 286000cc, 287000cc, 288000cc, 289000cc, 290000cc, 291000cc, 292000cc, 293000cc, 294000cc, 295000cc, 296000cc, 297000cc, 298000cc, 299000cc, 300000cc, 301000cc, 302000cc, 303000cc, 304000cc, 305000cc, 306000cc, 307000cc, 308000cc, 309000cc, 310000cc, 311000cc, 312000cc, 313000cc, 314000cc, 315000cc, 316000cc, 317000cc, 318000cc, 319000cc, 320000cc, 321000cc, 322000cc, 323000cc, 324000cc, 325000cc, 326000cc, 327000cc, 328000cc, 329000cc, 330000cc, 331000cc, 332000cc, 333000cc, 334000cc, 335000cc, 336000cc, 337000cc, 338000cc, 339000cc, 340000cc, 341000cc, 342000cc, 343000cc, 344000cc, 345000cc, 346000cc, 347000cc, 348000cc, 349000cc, 350000cc, 351000cc, 352000cc, 353000cc, 354000cc, 355000cc, 356000cc, 357000cc, 358000cc, 359000cc, 360000cc, 361000cc, 362000cc, 363000cc, 364000cc, 365000cc, 366000cc, 367000cc, 368000cc, 369000cc, 370000cc, 371000cc, 372000cc, 373000cc, 374000cc, 375000cc, 376000cc, 377000cc, 378000cc, 379000cc, 380000cc, 381000cc, 382000cc, 383000cc, 384000cc, 385000cc, 386000cc, 387000cc, 388000cc, 389000cc, 390000cc, 391000cc, 392000cc, 393000cc, 394000cc, 395000cc, 396000cc, 397000cc, 398000cc, 399000cc, 400000cc, 401000cc, 402000cc, 403000cc, 404000cc, 405000cc, 406000cc, 407000cc, 408000cc, 409000cc, 410000cc, 411000cc, 412000cc, 413000cc, 414000cc, 415000cc, 416000cc, 417000cc, 418000cc, 419000cc, 420000cc, 421000cc, 422000cc, 423000cc, 424000cc, 425000cc, 426000cc, 427000cc, 428000cc, 429000cc, 430000cc, 431000cc, 432000cc, 433000cc, 434000cc, 435000cc, 436000cc, 437000cc, 438000cc, 439000cc, 440000cc, 441000cc, 442000cc, 443000cc, 444000cc, 445000